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FRONT PAGE

CANADA'S money-bags, in other words the Eastern bankers, have come to the conclusion that the boom in western real estate, and more particularly in town lots, near town lots, and lots that should be near towns and are not, has reached the danger point. They have, therefore, sent forth word that lines of credit will not be extended and that furthermore, customers must come to the front and centre and pay at least a portion of what they now owe. Of course, the Chartered Banks in Canada do not loan money on real estate, it not being considered a sufficiently liquid asset; in other words cannot be realized upon readily when funds are required most urgently. But on the other hand, customers of the banks do figure in the real estate business, so the banks by extending credits to their customers or decreasing them, according to their desires, do as a matter fact either boom the real estate business or depress it.

That the country has run wild on its real estate boom there is no possible reason to doubt, and it was full time that the banks did their little part in depressing the excitement. Here in Toronto where we have the fever in a comparatively mild form, values in some sections, and more particularly in "near-city" lots have gone beyond all reasonable limits. A slow, moderate increase in values in both suburban and city real estate is to be desired, but when these booms reach the balloon stage, they will sooner or later be pricked as sure as night follows day; and the bigger this real estate balloon becomes the more serious will be the collapse. This country is growing and will unquestionably continue to grow in population and wealth for a great many years to come, but the difficulty is that it cannot and will not grow fast enough to keep up with the real estate man. It is full time that the Chartered Banks did their little part, curtailing this boom. Give us a breathing spell, make it difficult for the town lot real estate man to finance his project for a time and the country as a whole will be vastly benefited in the long run.

RECENTLY SATURDAY NIGHT called attention to the impropriety of the conduct of Judge Constantineau of Prescott and Russell in making an inflammatory speech in Montreal on St. Jean Baptiste day in which he said that in Ontario, French Canadians "lived in peace but it was an armed peace." Such a speech even it were true would come from the judiciary, be grossly improper. Inasmuch as it is a palpable libel it was nothing short of a disgrace to the county judiciary of the province of Ontario of which Judge Constantineau is a member. Since SATURDAY NIGHT made its comment on the speech the Eastern Ontario Gazette of Vankleek Hill, Ont., where His Honor lived as a boy, has taken up the matter and by documentary evidence has shown that of all men in the vast domain of this province, Judge Constantineau should be the last to complain of injustice and prejudice. It charges him with "incessant office seeking." It might have added that his efforts have been successful. According to its lengthy indictment, Mr. Constantineau developed a desire for the Judgeship of Prescott and Russell shortly after the Laurier government came into power. Judge O'Brian in whose office he had been a student was, however, discharging the duties of the position successfully, though he was getting to be an old man. Mr. Constantineau had not, moreover, the requisite qualifications because he was only called to the bar in 1890 and the statute requires that a county judge shall be a barrister of at least ten years' standing at the bar. In 1899 an amendment was passed by the legislature of Ontario providing "that where in any county it is evident by reason of the common use of two or more languages by the inhabitants thereof to appoint a judge who is conversant with more than one language, a BARRISTER WHO IS SO CONVERSANT MAY BE APPOINTED IF OF SEVEN YEARS' STANDING AT THE BAR OF ONTARIO."

Thus, although the legal profession of the province of Ontario is probably unaware of the fact, French-Canadian lawyers in Ontario who aspire to judgeships have a three year advantage over their English speaking compatriots. This is what Judge Constantineau describes as "armed peace."

A further development of "armed peace" was another amendment which slipped through in the session of the Ontario Legislature of 1900, whereby Prescott and Russell was made an exception to the statute which provides that no junior county judge shall be appointed unless the population of the judicial district totals 80,000. Prescott and Russell has not reached this figure and the amendment enabled the Laurier Government to appoint him to the bench, as junior to Judge O'Brian, the latter having declined to retire.

These acts by which Judge Constantineau profited were passed by the Ross regime, but it would appear that the present administration has not been unkind to him. In due season Judge O'Brian was superannuated and is since dead and Judge Constantineau became senior judge. He desired to move from the county seat L'Original, to Ottawa, although the regulations compel the county judge to live within his own district. At the session of 1910 an amendment was passed by the Ontario Legislature authorizing the Government to pass Orders-in-Council enabling judges to live elsewhere than in their own counties. This permitted Judge Constantineau to move to Ottawa, but it appears that in doing so he forfeited certain fees in connection with sittings in chambers. His Honor then induced the members of the bar of Prescott and Russell to sign a resolution requesting that an exception be made in his case and that the fees be paid him. Certainly the "armed peace" in which he lives has brought him no disadvantage.

The Eastern Ontario Gazette, on what evidence it does not state, alleges that he was an applicant for a promotion to the High Court of Ontario, but says that the Federal Government declined to consider his claims. Perhaps this is what makes him feel that the poor French Canadian has a grievance against his English-speaking compatriots, and an advocate of what he called "the great work of opposing assimilation all along the line." One does not regard Judge Constantineau as a typical French

Canadian at all but rather as a typical politician of the Nationalist type who exploits his race to further his own ambitions.

HERE is some disposition among the members of the Board of Control and Aldermen of Toronto to criticize Mr. Justice Middleton's interpretation of the Lord's Day Act. Nothing could be more unjust. His Lordship is in no way responsible for these laws, which originally

unfortunately for the most part, and the unions did the rest. As a matter of fact, many large employers of labor in Canada are seriously discussing the advisability of doing away altogether with Saturday labor during the warm months; adding perhaps one hour per day to the remaining five to make up the necessary hours. And please remember that this is all done voluntarily.

In the eastern United States cities, corresponding in size to our larger Canadian centres, there is, as a matter

tically certain. I am both glad and sorry. Glad that Canada will be rid of him and sorry for the Londoners. Are we so short of available men in this country that a personage such as Sir Frederick Borden is the only available timber we have to fill an important office? If Borden has been able to cast hypnotic spells over the Premier, surely there are other members of the Cabinet who see this man as he really is. It is to be hoped that Sir Wilfrid will reconsider.

THAT the Spanish-American war was brought about by the United States without provocation is now an established fact; for the authorities who have had under examination the wreckage of the battleship Maine, which has lain at the bottom of the harbor of Havana since 1898, report that the disaster was caused by the explosion of her three magazines. In other words, that the explosion which wrecked the vessel and resulted in the loss of upward of two hundred lives, came from within and not from without, and that therefore the Spaniards were in no way responsible.

As a matter of fact, it was a foregone conclusion that this must be the final decision if the Maine was ever rescued from the muddy bottom of Havana's harbor, for there is scarcely a naval authority in the United States or on the Continent of Europe who long ago had not formed the same opinion. It would, therefore, appear that the expensive process of rescuing the "bones" of the Maine was under the circumstances unnecessary; but at the same time, perhaps, it is just as well to have the controversy definitely settled for all time.

That it was possible to bring about a useless conflict between two nations by means of a superheated populace led on by a yellow journal; aided and abetted by a few political swashbucklers, such as Senator Thurston and Consul-General Lee, certainly reflects no particular credit upon the United States' Executive of that day. A man of firmness and purpose in place of the spineless McKinley would have done better. What Thomas B. Reed, the then Speaker of the House of Representatives, did to stem the tide of conflict will ever redound to his credit. Had he been in the chair of the Chief Executive of that great Republic there would have been no war. Mr. Reed's action in resisting armed intervention in Cuba, upon which the hell-hounds of the press and the political opportunists were unleashed in 1898, was, as a matter of fact, based upon equity, common sense, and a higher degree of patriotism than President William McKinley strove for or ever attained.

That it is possible to stampede a country into a war as wholly unwarranted as was that of the United States against Spain in 1898, is the strongest argument that could possibly be advanced in favor of an International Tribunal with peace as its first and only motive.

President McKinley did not want war, but was not sufficiently brave to insist upon peace. He knew as well as did Thomas B. Reed that there was no reasonable concession that Spain would not grant to the United States rather than go into a conflict with a nation so superior in armaments, money and men; but as a man of straw he could not resist the incoming tide.

But let it be said with all fairness that the United States is by no means the only sinner in this respect. John Bull has now and again put himself in a no more enviable position. A hotheaded populace, with no discriminating sense of justice, backed by either an incompetent or an ambitious Government, let go the dogs of war when the dove of peace would have answered better.

It is time that matters over which countries make war were taken out of the hands of the interested parties and given over to an impartial tribunal for final adjudication.

A GENTLEMAN interested in what was written in these columns last week pertaining to the Canadian railway mail clerks, sends along a copy of Pearson's Magazine for June, containing an article entitled: "Mutiny in the Railway Mail Service." From this it would seem that the conditions pertaining to the railway mail clerks in the United States are not dissimilar to those now existing in this country. In the U. S., as with us, the post-office department appears to be making a reputation for itself on economy at the expense of the clerks themselves.

"The railroads," says the article, "have been running unsanitary mail cars. The cars are so unsanitary that any board of health would have been justified—on grounds of health at least—in flagging the trains and burning the cars."

It is generally known among Canadians that their own mail cars are, as a whole, no better than are those described above? In fact, they belong to the same family—old coaches which have seen their best days, revamped and altered to meet with at least some of the requirements of the business. It might be further explained that the Canadian mail cars have not the large, elaborate trucks which are found on the more recent coaches, and which go far to make them ride so easy as compared with the coach of a generation ago. The gen-



SEEMS LIKE THE FABRIC OF A DREAM.

Four months more will make it a reality. Portrait of Mr. B. A. C. Craig, the well-known mining engineer, and a bull moose he shot last year.

came out of the semi-dark ages, and for the most part found their way on to our statute books before Confederation. That the Act as a whole is absurd, the people generally are beginning to realize; that it requires revision, even a good many members of the Lord's Day Alliance are now ready to acknowledge. The difficulty appears to be, however, that those who oppose any revision are more than likely to go to extremes, as did some of the Aldermen, who at a recent Council meeting wildly proclaimed—presumably for effect—that Canada did not want a "wide open Sunday."

In the first place these men are not in a position to know what Canada does want, except possibly in their own little Wards; and secondly, they have no right to assume that because people object to being hampered and pestered by antiquated "blue laws," these same people are inclined to go to the other extreme and throw the town "open," as is the custom in the larger western United States cities. There is no general disposition among Canadians, or the greater portion of the people of the United States, for that matter, to transact general business on Sunday. That men, women and children are entitled to at least one day of rest a week is so generally accepted among Anglo-Saxon peoples that the question is hardly worth arguing, and it does not take a Lord's Day Alliance or any such body to convince the great majority of people that one day's leisure in seven is better for the employer and the employed alike.

The Saturday half holiday has become almost universal on this continent, at least in the larger centres—the smaller places ordinarily choosing a half holiday in mid-week best suiting their business purposes. It may here be pointed out that it did not take any special legislation to bring this about, the employers conceded it vol-

of fact, no more disorder on the first day of the week, than in Toronto, and still the majority of these cities never heard of a Lord's Day Alliance except through a Canadian newspaper; the difference being that every facility is given the citizen to disport himself as he pleases, provided that he does not interfere with the rights and liberties of his neighbor.

The Lord's Day's Act as it now exists, is a topsy-turvy piece of legislation, filled with inconsistencies. For instance, why should the street cars of the city of Toronto be allowed to operate on a Sunday, and not the electric cars in a neighboring township? Why should I be allowed to go to the Island on a steamboat on Sunday, and at the same time my neighbor is prevented from making the journey to Niagara on another steamer? Why should the city of Toronto close her public baths on Sunday, while the fellow next door operating one for money is allowed to do business? Why should I be allowed to play golf on Sunday at Lambton, while the poor devil in the neighboring fields is "pinched" by the police for knocking a little white ball about with a stick? And so it goes. The absurdities of the Act are so many that it is marvelous that people can be found who take it seriously, pat it on the back, and yell for its preservation, because, forsooth, Canada does not want a "wide open Sunday."

No, Canada does not want a "wide open Sunday," but Canada does want, and that badly, a little common sense, and common justice thrown in with these middle-age ideas of restraining the liberties of the subject.

THE Toronto Globe, house organ for the Liberal Party, announces the appointment of Sir Frederick Borden to the London High Commissionership, soon to be vacant by the resignation of Lord Strathcona, is prac-

"PARABLES ABOUT PEOPLE."

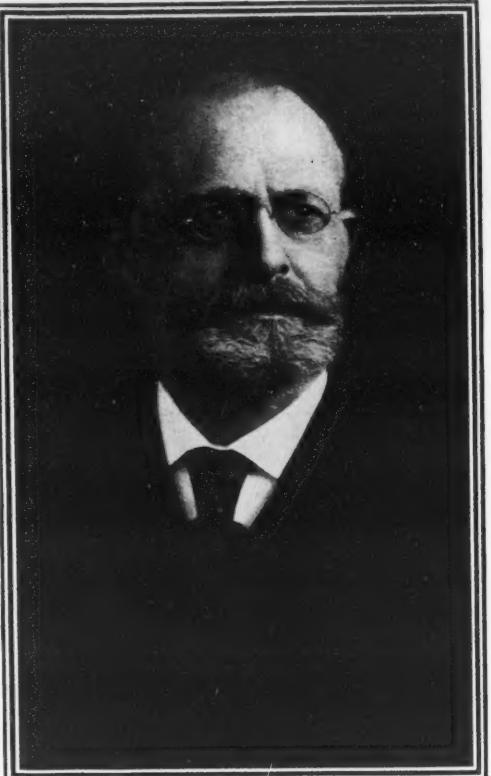
IN this issue of Saturday Night appears the first of a series of short stories, which have been called "Parables About People," because they deal for the greater part with real events and real people—though all due advantage is taken of a story-teller's license—and also because of the high and salutary morals which they all bear. The morality, however, is not conspicuous enough to hurt the stories. Furthermore, it will be tagged on at the end in italics, so that readers who dislike morals can skip them with ease.

eration ago coach, with its small collection of wheels bumping along, shook you up until a day's ride was a thing to be dreaded, as compared with our present palatial wheeled palaces. Now imagine riding day in and day out in these old vehicles, standing on your feet a greater proportion of the time. How would you feel? That is what the railway mail clerk goes through the year round in the regular course of his duties. Of course, we have some modern mail cars, but they are few and far between as compared with the hundreds of revamped old wooden passenger coaches that are now in commission.

I am also informed that I took even too rosy a view of the salary question as regards our mail clerks. Official documents go to show that the average salary received by these men is not much more than \$700 per annum, a matter of some \$14 per week, while the average mileage received amounts to about \$300 per man, but this, as I said in last week's article, should not be taken account of, as it is really meant for living expenses while away from home. In any event, include it or leave it as you please, the average is away below what these men should receive for their labor.

If a poll were taken of the responsible ratepayers of the leading cities of Canada, unquestionably it would be the verdict of the vast majority of them that street parades of a sectarian character are an anachronism—not to say a nuisance. This week we have had an instance in the annual Orange parade which, in the busiest part of the day, incommoded the public for two hours, knocked out a few old people with the heat and developed the usual inconveniences. It is true that the Order has abated somewhat of its demands of a few years ago when it tried to disrupt the entire street car service of the city of Toronto, but it can hardly be argued that the annual parade affords to the people a degree of satisfaction and enjoyment commensurate with the inconvenience it entails. Such parades are supposed to promote civil and religious liberty, yet it is doubtful whether the cause of civil and religious liberty was any further advanced at nine o'clock on Wednesday night than it was at the same hour on Wednesday morning. One has no objection in the world to the Orange Order holding a picnic at any point it pleases and indulging in speeches and refreshments. In rural localities the celebration of "the Twelfth" serves a genuine social purpose apart from any political significance it may hold, but there is no good reason why the streets of large cities should be turned over to the Order for a half day to commemorate what was in essence but an Irish tribal war, in which a pair of rival English monarchs got mixed up.

In suggesting the abolition of processions of a sectarian character one would apply the same regulations to the St. Jean Baptiste Society and to the Order of Hibernians as to the Orange Order. Processions of any kind in which religious rivalries find expression do a public mischief. Everyone has read of the trouble down in Hull. The St. Jean Baptiste Society paraded, and a Protestant lad who did not take off his hat was abused by a sympathetic "cop." As a counterblast the Orange Order arranged a procession in the town just to show that it was on earth also. The result has been an acrimonious correspondence and the creation of a rancorous feeling. If neither society were allowed to use the



HAS SMASHED A TRAGIC DELUSION.

General W. H. Bixby, U.S. Engineers, who had charge of the work of raising the battleship Maine, and says the explosion was internal.

(American Press.)

public streets for parading, all the trouble would have been avoided.

Talk about the inalienable right of freeborn British citizens to assemble and take possession of the highways is rubbish. The vast majority of the men who pay for the maintenance of those highways are in favor of peace and quietness and against street parades except for State occasions, military functions (which provide a goodly show) and funerals. Even funerals which are likely to draw large crowds should be subject to police regulation in the matter of route as they are in New York. As one remarked at the outset, sectarian street parades are an anachronism.

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THE refusal of the Ontario authorities to allow visiting motorists from the United States to enter this country and travel in their machines on the licenses of the various States, and the measures of retaliation adopted by the authorities of New York State whereby a Canadian motor car owner must take out a New York State license, costing all the way from \$10 to \$50 according to the size of the car, before being allowed to travel in that section of the "land of the free," are contemptibly narrow and childish and not in the best interest of either nation. Free intercourse is what we want and not restrictions which make it difficult for Canadians to go into the United States and for Americans to come here. A motor party is, as a matter of fact, a valuable asset to the community it visits, whether it be Montreal, Toronto, Buffalo or Niagara Falls. Aside, however, from the economic viewpoint much bad feeling must necessarily be engendered by such illiberal and churlish methods. It is time we did away with such childish things and as the Government of Ontario started the row, it is their place to take the first step to remedy it.



A Kick from Gowganda.

Gowganda, Ont., July 1, 1911.

Editor Saturday Night.
Dear Sir.—Would you please inform your readers why the victims of the get-rich-quick western land and townsite company's are receiving so much sympathy from you, while those bunched by the Ontario Government are receiving none.

When the Cobalt boom was at its highest point, the Ontario Government saw a get-rich-quick scheme by selling permits to prospect on the Temagami forest reserve.

Of course, every one purchasing a permit fully expected to be given all encouragement possible by the Government in developing any mining property which he might locate.

The Government also laid out a townsite, about the size of Toronto, and sold lots to the extent of some fifty or sixty thousand dollars. Seeing that the only thing to make the town necessary at all was mining, the investor in town lots of course expected the Government to encourage mining development in the surrounding district, but that was not the intention of the Government.

There are mining locations made over two years ago, on which, up till the present, no work has been performed, as the locators were refused permission to work, because of some pine timber which should be there, even if it was not.

When the Gowganda-Elk Lake delegation waited on the Charlottetown branch of the T.N.O.R. into Gowganda they were told that the policy of the Government was to protect its timber resources, rather than encourage further encroachments by prospectors, miners and railroads. Did you ever see any one of those western land and townsite companies try to choke any industry which might bring to life the child of their own creation? But that is just what the Government is doing with Gowganda. A railroad into Gowganda besides furnishing much needed transportation for already existing mines, would create new activity in developing other promising prospects into probable mines, and as a consequence build up the town of Gowganda. The T.N.O.R. occupies the same position to-day towards Gowganda that the C.P.R. did some years ago towards southern B.C. They would not build themselves, nor would they allow any other company to build. As a result, Southern B.C. is just getting to-day what Mr. Corbin wanted to give them in 1896.

Gowganda has not even the honor to be shown on the map which accompanies the report of the Bureau of Mines for 1910. The only thing done towards developing this camp was the building of a wagon road from Charlton to Gowganda, where it comes to a sudden end at Gowganda Lake, on the southeast corner of the townsite. From that point you can see the business section of the town across a bay of the lake.

Should you wish to go there you will have to pick your way between rocks and stumps, up hills and down mud holes and around tree tops for something over a mile. The grading of a street or otherwise improving the town, never entered into the get-rich-quick scheme of the Government. As a usual thing, a new mining camp has sufficient difficulties to overcome without having a hostile Government to contend with. The fact that the camp still exists, in spite of not being on the map, speaks louder than words as to its merits.

WESTERN MINER.

Complications in Maine.

(New York Life.)

A N episode that seems to deserve a larger share of public attention than it has been getting is the restlessness of the French-Canadian Catholics in New England under the ecclesiastical government of the Irish bishops. It is very interesting. These French Catholics come down into all parts of New England and proceed to the

enjoyment of their religion as far as they can, but seem not to find it altogether enjoyable nor quite the same as it was at home. The liveliest situation is that in Maine. In that State there are 91,000 French-Canadian residents, constituting two-thirds of all the Catholics in the State. When the Bishopric of Portland last fell vacant they petitioned the Pope to give them a French bishop, but other counsels prevailed and they got Bishop Walsh, who, like all the rest of his right-reverend brethren in New England, is an Irishman. They don't like it. What they are used to does not appear, but it must be something different from what they get from Bishop Walsh. They seem to want "rights," to own their own churches, have French spoken in their parochial schools, and have a voice in the selection of their spiritual rulers. Some of them have been to the Maine Legislature asking for the abolition of corporations-sole, so that Bishop Walsh may not be the visible and legal owner of their church property. The bishop has interdicted some of their leaders from church privileges, but their protest goes on with abundant sympathy and counsel from the French-Canadian priests.

This is a very interesting and unusual condition. If these people were Protestants and were not pleased with their spiritual masters, they would bolt and set up for themselves. In Massachusetts, we believe, several French Canadian congregations have actually done so and turned Baptists, but in Maine the aggrieved are still sending messengers to the Pope and asking to be succored.

Alleviations.

(Montreal Herald.)

WE have no desire to insult our fellow-citizens and add to the miseries of the dog-days by declaring that Montreal is a comfortable place in such weather as we have been experiencing. But it may be just as well to recall the fact that we have a number of alleviations not possessed, for example, by the unfortunate Torontonians, who constitute next to ourselves the largest group of city-dwellers in Canada. Montreal, among its numerous civic shortcomings, has one civic merit at which every Torontonian gazes with longing eyes. It has an enormously powerful and at the present season of the year a tolerably pure water supply. The people of Toronto for a generation and a half have never been able to go to their tap for a drink of water with the full confidence that it had not come out of the sewage-fed bay. For a generation they have never had enough of it to let them water their lawns, drink deep and bathe freely at the same time. Every time there is a hot spell the water and health officials go and sit on the edge of the reservoir and watch it fall, and know that all the pumping power in the plant cannot keep it up. That is the kind of a hot weather city Toronto is.

That Montreal is not in this case at the present moment may be ascribed to the fact that we have just completed works which are supposed to provide for the city's growth for the next twenty years or so. In this one sole respect our municipal authorities of the past decade—thanks largely to the pertinacity and force of character of Engineer Janin—did succeed in building for something beyond the immediate requirements. We know now that what they did will not suffice for anything like the length of time which they supposed, and that if we hope to live as freely in the matter of water ten years from now as we do to-day we must do something about it fairly soon. But in the meanwhile we are in luxury.

Toronto, unable to supply its citizens with drinking water, is held by its religious convictions to prohibit private enterprise from supplying them with ice-cream or any cooling beverage for coin of the realm on Sunday. It is difficult at this distance to conclude that any grave demoralization of the morals of Toronto would result from the satisfying of the very urgent hot-weather needs of human nature for liquid refreshment. It is not the well-to-do who suffer by this prohibition; they have their refrigerators, their freezers, their stock of limes and lemons and soda water at home. But the poor and over-worked have no place to keep these things and no time or inclination or forethought to look after them on Saturday if they had. So in Toronto they must go without. Once again, this is a better hot weather city than Toronto.

The celebration of the golden wedding anniversary of Mr. and Mrs. Peter Ryan, of 51 Grosvenor street, on Wednesday of this week, was attended by a large number of their friends. The residence was beautifully decorated with flowers, and Mr. and Mrs. Ryan with the members of their family were at home all afternoon and evening. Countless friends called to tender their congratulations on the fact that they were able to celebrate so unusual an event in full health and vigor. Letters, telegrams and cablegrams also poured in during the day, and in the evening Senator Robert Jaffray headed a deputation of prominent citizens representing all political parties and every walk of business and professional life, who presented Mr. and Mrs. Ryan with an address and handsome and appropriate gifts. Mr. and Mrs. Ryan were married on July 11, 1861 at Ormskirk, Eng., but have lived in Toronto since 1872.

Earnings of the Duluth-Superior Traction Company for the month of June were \$95,426, an increase of \$99,000.



A GERMAN GIBRALTAR

BY ALBERT R. CARMAN.

WHEN the "Panther" crept into the harbor at Agadir, the history of the modern world took another step forward. As I write, the air is full of pacific protestations; and it may easily be that the peace will not be broken. But the situation of the "men" upon the great chess-board of the world has been changed by this single "move"; and we will begin to count events as "before" and "after Agadir" as we now divide them by the Turkish Revolution or the Russo-Japanese War.

If Germany remains in Agadir, it will become the German Gibraltar. Its natural advantages will, of course, be nothing like those of the famous Rock; but we must bear in mind that the picturesque strength of the Rock is not as great—relatively—as it was when Britain planted her flag there. I do not mean to say that the Rock is any the less impregnable—experts insist that it is not—but only that earthworks and heavy guns can now make a harbor almost as effective for a naval base under modern conditions.

A powerfully-defended port at Agadir will give Germany a resting place for her fleet within easy striking distance of the Strait of Gibraltar. This is why I call it the German Gibraltar. That a blow will ever be delivered from the seaway at Gibraltar itself is most unlikely. If Britain ever is compelled to lower her flag from the Signal Station on top of the Rock, it will be because of some peace parchment signed in a far-away room or through the exceedingly unlikely event of the defence being "rushed" from the land side by a night surprise.

I have made three different visits to Gibraltar, though in quick succession; and have stayed there long enough on two occasions to come to some notion of the sleeplessness of the garrison and the strength of the defences. From the moment you land at the Commercial Mole, you realize that you are in a "country" perpetually at war. You are taken in charge at once and conveyed to an office on the Mole, where a British officer finds out all about you, and issues a "permit" for you to enter the town and stay the night. When you have told him who you are, whence, whether and why, whether you are a British subject or an "American citizen," you learn that he has known all this before and only wanted to "check you off," as it were, and see if you would tell the truth. They take considerable pains there to hear about people who are expected to arrive; so that they may be ready for them.

Next you are conveyed—usually on foot, though there are carriages if you insist—through the heavy gates of the old fortifications, which are closed at night, and so into the long street which is the business artery of the little town that clings to the foot of the Rock.

One of the most interesting sights of Gibraltar life— seldom seen by tourists—is the departure, just before evening "gun fire," of the thousands of Spaniards who have been allowed to enter during the day to work or to sell produce. They come down the main street of Gibraltar to what are called the Casement Barracks where a regiment is stationed. Here they cross, in a hurrying procession, the wide square of the barracks with soldiers all about them. Sometimes the band plays at this time in the square. They next go through a tunnel under a wing of the barracks, across a draw-bridge which will presently be raised, and out through the "land port" onto the "Inundation."

This latter is a bit of low-lying land with the sea on one side and a lagoon on the other which is the only link at this point uniting the mainland with the Rock. It is called the "Inundation" because it can be quickly blown up and inundated, thus entirely shutting out access from this direction. The "homing" Spaniards hurry across this earth "bridge" and along a road to the end of the British position, where there are other iron gates to be passed. Here the British officers take up their "day permits," and woe betide any unlucky wight who has lost his. Now they pass through the gates and beyond a barbed wire rampart out onto the "neutral ground." Here they are right in the open, exposed to fire from either side till they pass the Spanish sentry-boxes, about 500 yards away.

* * *

THE evening we walked through to these outer gates, a frantic Spanish mother had missed her boy, and he was nowhere in the racing crowds. She was in tears, and would not go out till he had come. At last he did, almost speechless from his long run—a slip of lad, mostly dark eyes and rags—and the iron gates banged harshly behind them as they hurried away to the shrill discord of her scolding. The shadows of the Spanish mountains lay by this time across the Bay of Algeciras, and the dull boom of the sunset gun rolled out from the gray Rock as it loomed large in the Southern sky. We walked back across the Inundation in lonely silence; and it was with something of relief that we emerged finally from the intricate passages through the fortifications and barracks, and came out into the lighted human companionship of Waterport Street.

This nightly exodus of the Spaniards is merely one of a hundred signs that Gibraltar is always "at war." It is a perpetual military camp. You will be startled at breakfast by a stunning explosion which surely must have been just in the street. Then another—and another—and another in swift succession. What is it? The waiter tells you that a battery "up on the Rock" is firing at a target in the Bay for practice. After breakfast, you take your British passport to the Governor's office and get a permit to visit the "galleries"—no foreigner can see them—and you climb up the face of the Rock and are finally shown through endless tunnels cut in the living rock, with frequent openings for guns. These, however, were the old defences. Other "galleries" cut higher up and filled with modern guns now protect the Rock, and to them no civilian is admitted.

Warships lie in the harbor, some in great dry-docks. The inner harbor itself can be closed quickly with floating gates carrying rapid-fire guns. Soldiers and marines fill the few streets. Officers in uniform dine at your hotel with their wives, or ride with them out across the Neutral Ground to the golf links on Spanish territory. All about is the atmosphere of a garrison on duty. Most of the paths leading upward are forbidden. In the afternoon, the military band will play on the Parade Ground. Up on the top of the Rock approach of every vessel is signalled while it is still in the Atlantic beyond the mountains of Spain, or ploughing Westward through the calm waters of the Mediterranean. A surprise would be impossible. Yet I fancy the vigilance will tighten up a bit if a German Gibraltar is planted over yonder behind the ramparts of Sierra Bullones—the African "Pillar of Hercules."

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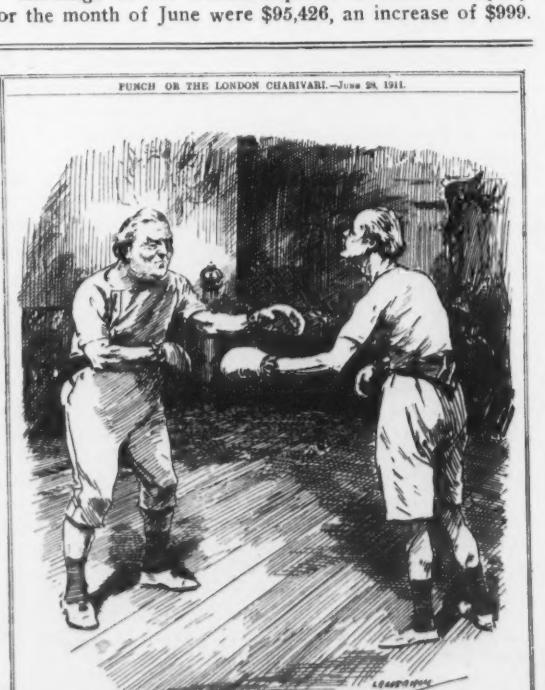
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TORONTO SATURDAY NIGHT

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POINTS ABOUT PEOPLE

Death and the Editor.

"Deaths of great men should remind us
Cuts and lives to keep in stock.
Lest their sudden passing find us
Missing forms at two o'clock."

HAD Longfellow been the telegraph editor or city editor of a metropolitan daily, his "Psalm of Life" would probably have opened with some such verse as that given above. To the person unacquainted with the exigencies of newspaper work, there is at first thought something cold-blooded and gruesome, if not positively ghastly, at the idea of a prominent citizen's obituary being prepared when he is overtaken by serious illness, and kept standing in type, ready to shove into the form the moment his death is announced, while at the latest possible minutes each night his house, his doctor or his hospital, as the case may be, is called up with an enquiry as to his condition. Brief reflection, however, will probably convince the average reader that this state of preparedness is infinitely preferable to leaving this work until the subject has actually expired, for it is certainly much better to have an accurate, dignified and well-phrased biography written at leisure and with opportunity for revision and verification, than an incomplete, hastily-compiled and possibly erroneous sketch, rushed off frantically at a late hour from material secured either from out-of-date printed sources, or from either distracted relatives or poorly-informed friends of the family.

The necessity for being thus prepared to adequately cover at short notice the demise of a prominent personage is emphasized, if one recalls the necrology of the present year in Ontario, for it will be seen that the late Archbishop McEvay, the late Bishop DuMoulin, the late Mr. Justice MacMahon, and the late Rev. Dr. Teify, four of the most noteworthy citizens called by death in recent months, all passed away about or after midnight.

A case in point was furnished by the sudden serious illness and quickly-ensuing death of King Edward, which caught many editors napping. The day of the King's death was a busy one in most newspaper offices, the staff being hastily set to work preparing the columns of biographical matter which should have been ready years before for just such emergencies. Had a day's illness not given warning of the fatal termination of his all-too-brief reign, Edward the Peacemaker could not have been so fittingly honored in death by the press of his dominions. Most newspaper offices, however, maintain an elaborate system of files for biographies, portraits and cuts, and so are ready at a moment's notice to do full justice to the death of a notable figure in the world's affairs.

The practice of having obituary notices ready in advance gives rise sometimes to odd and grimly-humorous incidents, which for obvious reasons are little heard of by the general public except in the extreme cases where the erroneous announcement of a man's death is actually published, and the innocent victim has the unusual experience of reading his own obituary. Such an occurrence gave Mark Twain an opportunity of making one of his most famous jokes, when he gravely informed the London journalists that the report of his death, cabled from New York, had been greatly exaggerated. A few years ago the staff of the London Advertiser, taking time by the forelock, got ready the life sketches of some prominent citizens whose advancing years made it almost inevitable that within the near future they would be called away. One day the editor, in superintending the making-up form, was astonished to find that by some mistake in the composing room the picture and obituary of the veteran statesman, Sir John Carling, had been made ready for the press. There was a hasty re-arrangement of the form, and Sir John, who was then half and hearty, was permitted to enjoy life until the present year of grace. Only a few weeks since, an over-zealous correspondent of an outside journal, finding in the proofs of his own newspaper the account of the death of a well-known citizen, sent it to the telegraph office before he discovered that the subject of the sketch was not yet dead.

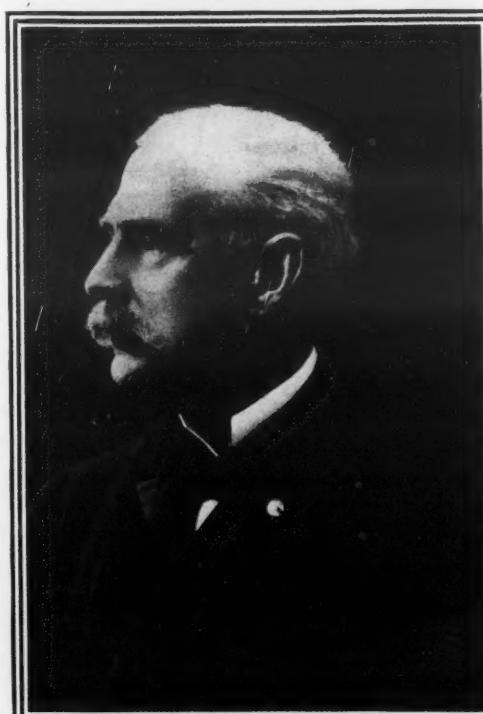
It might be fitting here to mention that the average man shows a most reprehensible disregard for the inalienable right of the press to obtain his photograph whenever he becomes famous or infamous enough to make the lineaments of his countenance a matter of public curiosity. There should be a law requiring all males over fifteen to keep, in a readily accessible place at their home or their business address, a supply of their latest portraits, to be handed over to the reporters on demand. Still better, the editors should secure the passage through the Commons of a measure compelling all persons to sit for a new photograph at least once every two years, and to forward a copy of the same to every newspaper published in the province. These could be filed away so as to be instantly

available for publication whenever the sitter was nominated for mayor, eloped with his typewriter, won a silver-plated garbage can in a prize contest, was arrested for auto-speeding, gave \$100,000 to the hospital, made an assignment, or otherwise distinguished himself above the common run of his fellows. The suggestion is offered free of all charge to the members of the journalistic craft.

The Hustling, Bustling West.

ASTERNERS visiting the West have before now commented on the fact that despite the "hustle" which is talked so much about, it takes about twice as long to buy a cigar or a necktie out there as it does in any Eastern city, and that the gentlemanly clerk is always willing to detain the stranger with talk about his town's prospects, no matter how many other customers may be waiting. A Toronto financier who is now in the West must have had the cup of his bitterness filled to overflowing, for this is the postcard he sent to a friend from one of the flourishing smaller cities of the new provinces:

"Arrived here 6 a.m. Now 10 a.m. Barber expected down shortly. Bar opened 9 a.m. Bar-tender begins the morning papers; intends to serve drinks when he finishes



FOUNDER OF C. CHRISTIAN ENDEAVOR MOVEMENT.
Rev. Francis E. Clark, from whose brain emanated the great organization which has been in convention at Atlantic City during the present week.
(American Press.)

sporting page. Evening paper offices not yet open for business. Leading merchants away fishing. Bustling West! Hell!!!

Reciprocity and Potato Bugs.

J. L. Stewart, of Chatham, New Brunswick, president of the Maritime Press Association, who attended the recent meeting of the Canadian Press Association in Toronto, tells an amusing story about a school boys' debate which was held in his town a short time ago, the subject being reciprocity. Mr. W. S. Loggie, the local M.P., who is a large fish packer, was the judge selected by the side favorable to reciprocity; Mr. Stewart, who edits the Conservative organ in Chatham, represented the anti-reciprocity side; and the manager of the Bank of Montreal was the third judge. The winning point was made by one of the youths supporting the anti-reciprocity side.

"You tell us," said he, addressing his opponents, "that reciprocity will help the farmers, that it will increase the demand for potatoes and that instead of shipping one or two tons of them, we will be shipping hundreds of tons of them each season. This may be a good thing for the farmers, but what about our manufacturers? What will become of our industries, and especially the lobster packing industry, when it will take the whole population of Chatham to pick, and all the empty lobster cans of the W. S. Loggie Company to hold, the millions of potato bugs that will infest the big potato fields you talk about?"

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Purveying Literary Wares for the Canadian Market

By EDWARD LANGDON.

Some Interesting Disclosures, Which Shatter Long-Cherished Illusions About Our Canadian Publishing Methods.

WHEN you are wandering through the book department of one of the big departmental stores next time and come across a pyramid of W. B. McSmitkin's latest and greatest success "The Polluted Pill," published by William Binder and Co., of Toronto, don't for one moment suppose, as many people do, that Binder made all those books. Binder didn't make one of them. He bought them all ready made from another publisher in New York. The fact that his name stands out so prominently on title-page and cover is all bluff. Binder takes a run down to New York in January and another in July or August, but nobody else in the trade knows anything about that. At the office it is given out that he is laid up at home with a bad cold or has gone off on a hunting or fishing expedition—anything but the compromising truth. For it is part of the tactics of the publishing game to avoid letting your opposition know that you have gone to New York, until you're back.

The reason for this distressing secrecy is simply this, that if Binder can only get to the publishing centre of the United States, a day or so ahead of any of his competitors, he will be able to land a few of the best sellers without any trouble. That is his great ideal and he cherishes it season after season.

When Binder gets to New York and registers at the Ritz-Carlton, he makes haste to visit the local publishers. He moves around like a criminal dogged by detectives. At any moment the hated face of one of his rivals may confront him. He is nervous, and in his haste sometimes loses his judgment. In the buying of books judgment is a great necessity and to be short of that commodity is a serious thing.

Now Mr. Binder buys books largely on speculation. He will take a new book by an old author, because that author's earlier books caught the popular fancy. He will take a new writer's books on the recommendation of the New York publisher. He seldom, very seldom, reads them. In fact, in some cases, he couldn't read them because they are not yet completed—perhaps not even written. But among the dozen or so New York publishers, he scrapes together a score or more titles. He orders from 250 to 5,000 copies of each according to the popularity, proved or estimated, of the authors, and leaves instructions to have his name imprinted on them.

This buying in the dark sometimes leads to ludicrous results. There is a legend that a publishing house closely associated with a large religious body, once ordered an edition of a book quite as notorious as "Three Weeks." The impropriety of the purchase was not discovered until the books had arrived and a venerable member of the firm had taken home a copy to read one night. He came to the office in a great state of excitement the next morning and gave orders to have the entire edition shipped back to the United States.

But it is really no reproach to state that books are rarely read before editions are purchased, because the selling of books is such a gamble anyway. No publisher is ever sure that a book will sell. He can only guess, and his guess is very often wrong. The whole history of publishing is full of surprises and the popular book of to-day may have been turned down by a dozen publishers before it saw the light.

At any rate the publisher sends out his travellers charged with fairy tales about the wonderful selling powers of his books that are to be published in the spring or fall season, and they work hard to mesmerize the booksellers into ordering large quantities in advance. If they are clever salesmen they can do this. If not they are liable to lose their jobs when they get back to Toronto. Finally, the books arrive from New York, resplendent in colored jackets, charming covers and heart-stirring illustrations by Christy. They are distributed to the booksellers, who pile them in their windows and on their counters. The bait thus dangled before the public is nibbled at; sometimes it is swallowed, but often times it is passed by. Of a truth, the book business is no sinecure.

Sometimes a Canadian gets the literary bug in his or her head, becomes inspired with the belief that he is another Rudyard Kipling, and writes a book. Like Rudyard he must have a publisher and he swoops down on the little coterie of Canadian publishers—who, by the way, are all located in Toronto—a great convenience to struggling authors. He approaches the dread sanctum of one of these presumably august personages, who to his fevered imagination are all on the impressive intellectual

level of the Harpers, the Scribners, the Murrays and the Blackwoods, and tremblingly produces his manuscript. Mr. Binder, if it be he, assumes the imposing attitude of a great nineteenth century publisher and terrifies the poor author by his grand manners. It may be that Binder never in his life before ever actually published a book himself complete, but the author never guesses it. He says he will look over the manuscript and bids the author return in the course of a few days.

When the author once again appears on the scene, Mr. Binder is ready to talk business. He has meanwhile confided the manuscript to some member of the staff—perhaps the office boy—and has received an opinion. His own opinion is usually the same. "Good material here," he says. "Great promise. But it lacks that perfection necessary to make it a sure seller. I wouldn't care to risk publication, but—ahem—if you would care to assume part of the risk, I'd be very glad to bring it out on a royalty basis." The author is of course a little chagrined, but what would he not pay to see his work in print and have his book placed on the book-shelves of the country in close proximity to Charles Dickens? He jumps at the proposition, and Mr. Binder, chuckling to himself, sets about having the book manufactured, knowing full well that the author's check will just about dispose of any risk that may attend publication.

Some day, however, along comes a new author, who knows a few things about publishing. Mr. Binder's proposal is disdainfully turned down and a visit to another publisher follows. Every place the same result. The author, thus driven from pillar to post, sends his manuscript to New York, and lo, it is accepted. He becomes a seller and Binder is only too happy to get the Canadian rights after keen competition with his opposition. This is one of the little ironies of publishing, which is by no means peculiar to Canada.

Apart from school books, legal tomes and government reports, there are only about one hundred books a year made in Canada, and a good many of these are author's editions, brought out at the author's expense. Canadian publishing, so far as it involves the manufacturing of books, is a farce.

But Canadians need not be ashamed of that. Canada's population isn't big enough to provide a sufficient market for the average book. It doesn't pay to manufacture a book unless its sale will amount to a fairly large number of copies and it is not every literary work which receives that mark of appreciation from the book-buying public. We must be content for many years to come to import our literary wares from London or New York and our authors must go to these points to find their principal markets. It is an absurdity to talk of manufacturing books in Canada and to endeavor by copyright legislation to bring about such a result.

In his pursuit of best sellers, Mr. Binder and his conferees do not confine themselves to New York. They even brave the perils of the stormy Atlantic in November, in order to ransack the British market. Mr. Binder's departure for this field of action is quite as sudden and mysterious as his trips to New York. In London he gets editions of the leading English novelists and makes arrangements for selling in Canada all the choice productions of the British publishers. Between the two markets Canada's literary needs are fairly well supplied and it is to the eternal credit of Mr. Binder and his associates that they are so keenly alive to the needs of the situation

This Was a Wise Old Owl.

DURING the recent torrid spell, when the thermometer was climbing about the hundred mark in the business section of Toronto, there arrived at the Eaton store a shipment of Brazilian parrots, who speak both Portuguese and English. Now, these parrots had had what might be called an uncomfortable journey, with a hot reception at the end of it. One wise looking old fellow of the yellow and green variety, when taken from the cage in which they had made their long journey, stretched himself with an evident sign of relief, and then, just as he was entering a cage, which he was destined to occupy all by himself, he remarked: "This is a hell of a town!"

It Worked Both Ways.

SOME men and women take an actual pride in the sharpness of their tempers. They will tell you how they flare up at a moment's notice, but always hasten to add that they get over it very quickly. They remark on the fact that they cannot stand anyone who sulks, but would rather have people who say what they feel and get it over. There is a story told of a Toronto lady who has cultivated a sharp tongue. Her household includes an old housekeeper who has been in her employ for many years, and has always shown herself able to put up with the vehement outbursts of her mistress. A short time ago she gave notice and said that she intended to go and live with a sister. "My nerves are not what they used to be," she said, "and I cannot stand the way in which you fly off into tempers."

"But you will admit," said the mistress with a certain pride in her voice, "that though I fly up quickly, I soon calm down again."

"Yes I know," was the reply, "but though you settle down quickly, you soon fly up again."

The Difference Was Important.

STRANGE as it may appear, there are still a few persons left in Canada who have some regard for the niceties of the English language. One of them was walking along King street a few weeks ago with a number of books under his arm. He was an old gentleman with a great deal of grey hair on his face so that the exact expression of his countenance could not be plainly seen. As he neared Bay street a newsboy thrust a paper at him.

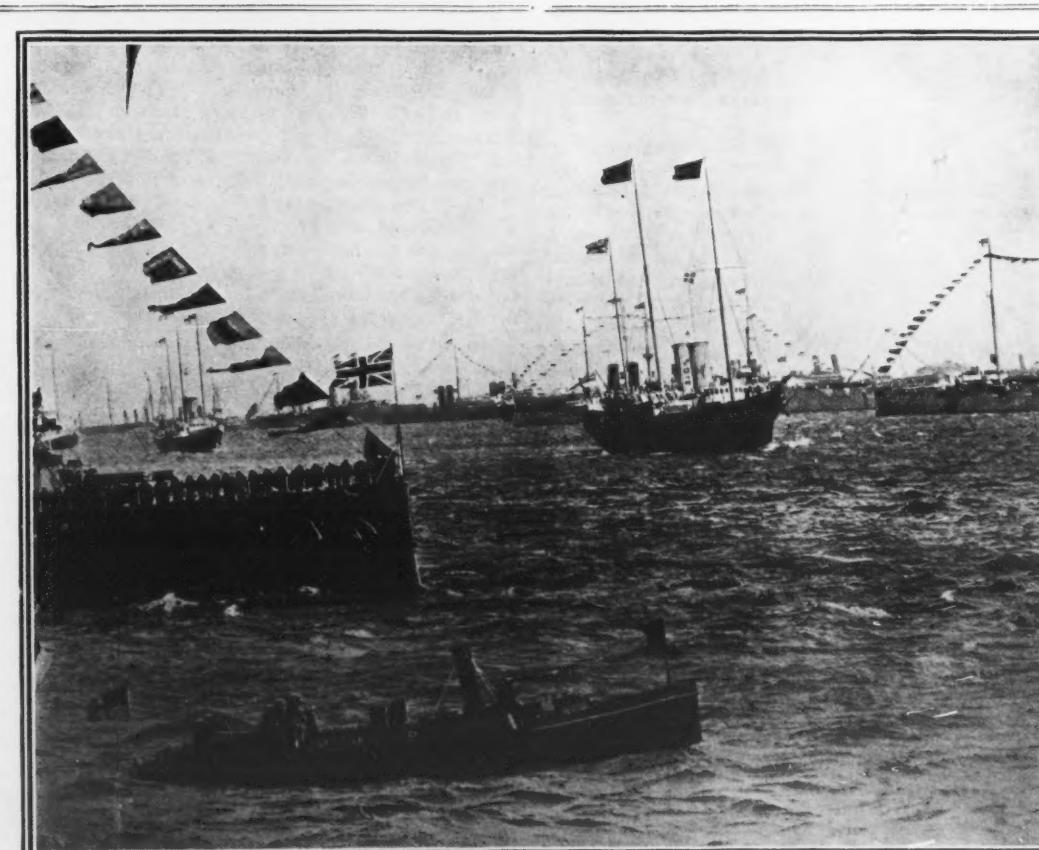
"Saturday Night," shouted the boy. "All about the last great millionaire swindler."

"What is that you say, lad?" inquired the old gentleman.

The boy thought his sensational fiction had caught a purchaser, so he repeated most enthusiastically, "All about the last millionaire swindler."

"I think you are mistaken," said the man. "It may be the latest millionaire swindler, but I am afraid that, unfortunately, it will not be the last one."

He passed on his way, leaving the boy puzzling over the meaning of his remark.



THE ROYAL YACHT VICTORIA AND ALBERT.
The vessel on which the King and Queen reviewed the fleet at Spithead, and on which they journeyed to Ireland.
(American Press.)



IMPERIALISM : THE PROBLEM

(Copyright.)

By
Dr. Andrew Macphail

FOR many years Imperialism was a word of dark and unintelligible meaning. Lurking in it was a suggestion of aggrandizement and ruthless expansion. For its fulfilment it required proconsuls on the one hand, and on the other a humble, willing and obedient people. It implied subjection, and in the large word fearful spirits heard the rattle of chains and slavery.

The next stage through which the work passed was one of altruism. It came to mean that we should do something for someone else, for the British taxpayer, for the old country, for the old flag. It seemed to convey an intimation that we should interfere in affairs that were none of our concern, that we should wantonly abandon our comfortable status of receiving everything and doing nothing in return, and move aside from our vocation of growing rich.

Eventually we came to understand that a nation no more than a man can live to itself, that entire pre-occupation with personal affairs ends in meanness and corruption, and that selfishness is the destruction of self. The path by which nationality is attained lies quite otherwise. It is only by doing its work in the world that a nation is justified; and it governs itself best when it makes the larger duty its first concern.

England exists as an Empire not because she provides good government for herself within the narrow seas, and confers the privileges of self-government upon the various Dominions which have somehow grown up under her flag, but because she has gone into the dark places of the earth and helped the helpless to help themselves, because she has contended successfully with the spirit of pestilence and murder which for ages stalked unafraid through the Sudan, and holds three hundred million Indians subject lest they should destroy each other.

England attained to greatness not by adjusting the relation between Episcopalians and Nonconformists in England, but by preventing Hindus and Mussulmans from flying at each others throats in India. In the face of this larger issue the minor one solved itself. By dealing with pestilence in the dark places of the earth, England achieved good health at home. By dealing with fevers on the west coast of Africa she learned to deal with fevers in England, until to-day England is the healthiest spot on earth, with a death rate of 11 per hundred thousand from typhoid, whilst the rate in Canada is 35, and in the United States it is 46. If we in Canada had become accustomed to the large matter of riding the tropics of malaria, yellow fever and the plague, we should not allow our own citizens in Ottawa, Toronto and Montreal to perish of typhoid by drinking their own and their neighbors' sewage.

So long as the United States were willing to remain in that isolation which the Fathers of the Republic considered so desirable a thing, they wallowed in their own corruption, and ended up with one of the bloodiest wars in history amongst themselves. They crossed the seas because they were driven by an ideal, namely, to make of that fag-end of the world something good and great; to create a new earth; and they fervently looked for the coming of the Lord amongst the rocks of New England. But they learned, as the early disciples had to learn, that "immediately" had a new meaning, and that one day is as a thousand years and a thousand years as one day in the sphere of political accomplishment. Isolation from the evil which is in the world was their dream. But they quickly found that evil also was present with them, and that in the war against it there is no retreat and no discharge.

There is in that country a revival of public conscience, such as they have not experienced since 1860, and its origin is traceable to the time when they abandoned their isolation and came out into the world, doing world's work in Cuba, Porto Rico, and the Philippines. From cleaning up Havana and Manila they proceeded to clean up Brooklyn and New York. When they extended their care over Cuba, Porto Rico, the Philippines and the semi-civilized communities of Central America a new spirit was born, which in time, we may well hope, will regenerate the parent Republic itself.

England, content to occupy herself with her growing trade and the riches which flow in from investments in every quarter of the globe, would soon fall into the sit-

uation of Holland, whose great seamen were left to themselves, whilst her great merchants absorbed their minds with the contemplation of pictures and tulip-bulbs. Without the care of India and Egypt, without the self-imposed task of governing helpless races so that they may eventually be able to help themselves, England would quickly descend to the level of a trade competitor with Germany.

When England declines to help others, then she will be unable to help herself. Apart from world-service there can be no Empire. That is the reason why Germany is not an Empire and never will be, until she ceases to think of expansion in forgetfulness of the obligations which expansion brings.

In time we have come to see that Imperialism does not mean aggression, that it does mean a resolution to remain free, and to confer the blessings of freedom upon others. With that goes the determination to enforce justice by strength, upon which all freedom, justice and order ultimately depend. The world is never left long without a witness, and unless we do this work some other power will, and will do it worse. And we have become Imperialists just because we are resolved that we shall not be charged with the infamy of having abandoned the task which our fathers performed in their day and then handed down to us. Three things are bound up in one: The good of the world, the good of ourselves, and the good of the Empire upon which the other two depend.

Up to the present we are not really in the Empire but we are fast drawing within, not because the Empire needs us irreparably and irretrievably, but because we need the Empire, unless we are content to sink to the level of Greece, and live upon the bounty of England or the sufferance of the United States. Strange as it may seem, a condition of helotage is not favorable to the development of the individual character. Unless a nation is master of its own affairs, existing by right and not by the good-will of its neighbors, the individuals which compose that nation inevitably develop the qualities of the servile; and servility is worse than barbarism, though a people may be servile and barbaric, too. In the Empire we are masters of our own affairs. Out of it, we



BORE THE STANDARD OF IRELAND.
The O'Connor Don, bearer of a very ancient Irish title, figured as the representative of his native land at the recent coronation.

—Illustrated London News.

shall be called upon by the world to defend our title.

Happy as we are, or happy as we shall be, when our ardent young men co-operate together "an aggregation of 'equipolit' bodies-politic within the magic circle of the Crown," with a "sympathy" and a "hierarchy," each bound and each free, who can tell that this contraption, when contrived, would appeal to the humor of the Japanese? Political institutions are not precisely like a theological automata; and an Empire which is united in peace and automatically divides when the trumpet sounds is likely to have a short shrift in this cruel world.

Against those who protest that old things have been made new, that amongst the nations of the earth there shall be no more death, neither sorrow nor crying, neither shall there be any more pain, there is no use contending. A whale cannot strive with an elephant because they have no common standing place. Yet we are bound to ask them what are the grounds of their assurance, for we cannot fail to remind ourselves of another prophecy directed against a complacent community, "that the sound of the millstone shall be heard no more at all in it." And that was a community like our own, in which the merchants were the great men of the earth."

For the evils of war international amity is put forward as the sovereign cure; but possibly there may be some power which will pretend that it had not heard the pact. The co-relating of the various parts of the Empire for purposes of peace is a difficult task. The organization of the world will be harder still. The one is preliminary to the other, and as "A Briton" declares, the true Imperialist is the most far-sighted seeker after peace.

Arbitration is the next remedy. But who will enforce the decree upon a recalcitrant? To secure peace we must again plunge into war. In private life there are certain questions which the law itself considers are matters of private honor, and cannot be adjudicated by a court. Nations as well as individuals have their whims; and the various races have not yet freed themselves from those antipathies which began in the childhood of humanity. If we in Canada were resolved to make our Western Provinces an abode for white men alone, that resolve might receive scant consideration before a tribunal composed, we shall say, in part at least, of South Americans whose own European blood is inter-mixed



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—Illustrated London News.



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with African strains. Upon such a question a Japanese or a Chinaman could not be expected to render an unbiased judgment. Would Germany be prepared to admit that the *status quo* was the best possible arrangement; and would she heed the voice of a company of lawyers, if they said, even with one voice, "Thus far shalt thou come, and no further"? They might as well talk to the sea.

Nor would weakness be a bar to aggression. Armies do not fight because they are nearly equal. In the game of war handicaps are not given. The financial and numerical inferiority of Spain did not save her from the United States; and Canada is a much more desirable land than Cuba or the Philippines. The Philippines were patient and humble enough; but that did not alter their fate. Nor is poverty and ignorance a safeguard, as the late Mr. Kruger found to his cost. Those who find the path of safety in strict attention to our own business and a proper humility in the face of the world, would do well to call to their minds the fable of the lamb and the wolf. An era of universal peace may come, but those who do not in the meantime make arrangements for their own safety are not likely to be there to usher it in.

Isolated, we are at the mercy of any chance marauder; and so long as we retain any vestige of connection with Europe, we are at war when England is at war, whether we like it or not. Even if we refuse to assist, our poltroonery will not save us, as an invader might well plead that he had no information of our ultimate intention, and was not especially concerned about our political aims. In 1775 Canada was attacked because our fellow-subjects in the Thirteen Colonies chose to become disloyal. We were attacked again in 1812, because France and England had irritated the United States by the "Berlin Decree" and the "Orders-in-Council." Canada was invaded again in 1866 because certain citizens of the United States were dissatisfied with the treatment which England accorded to Ireland. As we are at present, we are subject to all the perils of the Empire, and are denied many of its advantages; and even if those advantages are moral more than material, they are none the less important.

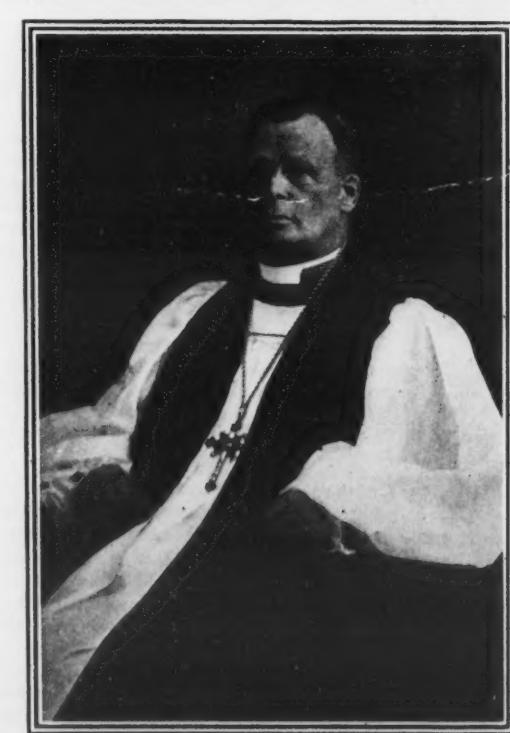
However we feel about the reservation which ought to be made in any agreement for mutual defence, England has always understood that the safety of all was the safety of each member, and that a hostile touch thrilled through the whole fabric. On July 20th, 1895, Mr. Richard Olney, then Secretary of State for the United States, sent a dispatch to Lord Salisbury, demanding that a dispute in which Venezuela was involved with England should be submitted to arbitration. In that dispatch Mr. Olney allowed himself to express the opinion "that distance and 3,000 miles of intervening ocean make any permanent political union between a European and an American State unnatural and inexpedient will hardly be denied." To this Lord Salisbury made the prompt reply: "The necessary meaning of these words is that union between Great Britain and Canada is 'inexpedient and unnatural.' His Majesty's Government are prepared emphatically to deny it on behalf of both the British and American people who are subject to her Crown. They maintain that the union between Great Britain and her territories in the Western Hemisphere is both natural and expedient." In the language of diplomacy there is only one meaning in the term "emphatically to deny."

The genius for organization has not yet deserted the British peoples, and the present problem is difficult only because it is new. The best minds in the Empire are at work upon it, and a solution will be found, because a solution

must be found. The newness and the difficulty were well stated by Mr. Balfour at the Imperial Press Conference, June 10th, 1909, in the words: "Remember that no statesmen have ever had before them the task which lies before the statesmen of Great Britain and the self-governing colonies. No other Empire has ever been based upon the foundation upon which ours is and must be based—namely, the common action of different members, none of them subordinate, all of them equal, but in their very equality ready to co-operate for a single object. No political theorist has ever contemplated, so far as I know, that problem in the past. It has never been accomplished or begun to be accomplished at any period of the world's history. It is our business to see that this great experiment shall in our hands succeed."

There is need for a man to arise, who will do for the various parts of the British Empire what Alexander Hamilton did for the scattered states which went to form the Union, to induce the various communities to neglect their differences and achieve a means of co-operate existence and perpetuation. Consciousness of nationality is a subjective sensation inherent only in the minds of those who feel it. Unless it makes itself known to the world by an assumption of obligation and a bearing of responsibility, no one will be aware that a new nation has arisen.

It is not, and never was, a question, what England will do. It is a question what England can do. England will not lay down the burden so long as it can be borne, even if she fall in bearing it. To her will be the glory; to us the shame, that we did not put forth a hand to save ourselves.



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GENERAL IAN HAMILTON, who has just returned to England with his aides, after a tour of inspection of British West Indies army stations and a trip to Panama to observe the progress of the canal, has spent his life in active service. He was born at Corfu in 1853, entered the army in 1873, and served in the Afghan war in 1878-80. The Boer war of 1881 took him to South Africa. Then came the Nile expedition, followed by the Burmese expedition. With the Chitral relief force in 1897 he received mention for bravery, and two years later he went through the Tirah campaign. In the last Boer war he served throughout. Later he was the military representative of India with the Japanese army in the Manchuria campaign. He has written several books.

PARABLES ABOUT PEOPLE



BY P. O. D.

The Braided Vest.

In one of those small towns which are tributary to Toronto, sending milk and butter and eggs and servant girls and college boys, there was a grocer. He was as honest as it is possible for a grocer to be and make a living; and he worked as hard as any other fat man in the country. He was down at the store at seven in the morning, and with brief intervals for dinner and supper he stayed there till nine at night. During that time he toiled steadily and perspiring, wrapping up sugar and tea, lying about the ages of chickens, concealing the mortified parts of vegetables, polishing apples, fitting farm-hands with overalls, or packing large cases of provisions for the poor farmers to take home in their automobiles. At nine or thereabouts he went home to the bosom of his family, which consisted of his wife—a short woman with a still shorter temper—three children, all healthy and disobedient, and a bull-terrier, name of Mike. In summer he took off his coat and boots and sat on the front stoop in his suspenders and socks. In winter he did the same by the stove in the kitchen.

In this blameless manner of life did many years pass by, in the course of which he built up a reputation for a certain dunder-headed honesty. And he went right on packing potatoes unconscious of better things. But the awakening was not far off. One day it was announced that the Governor-General was to visit the town to lay the corner-stone of a home for the aged. The town prepared to rise to the occasion with a burst of glory that would make "them smart-aleck reporters" from the Toronto dailies draw upon their reserve forces of adjectives.

Charlie, as one of the merchants of the town, was obliged to take part in the celebration, greatly to his regret, and to contribute towards the expenses, still more to his regret. He turned to his wife for sympathy. But there is women, even in the wives of grocers, an innate love of festive display.

"Oh, don't be such an old stick-in-the-mud!" she replied, soothingly. "Get out of the rut and do as other men do. You have a bigger business than Zeb Carter, and yet he's been twice mayor of the town. How is it you've never been asked to run?"

Charlie feebly murmured something about his business.

"Business! Business! Well, let me tell you it is just as much a man's business to make a position for himself as it is to sell groceries. And what's more you're going to take your proper position, or I'll know why."

And next day this determined lady went down to the dry-goods store and bought about a yard of silk braid to sew on Charlie's vest. The straw-haired youth who sold it to her looked doubtful when she announced her purpose.

"I think," he suggested, "that they only wear them on frock suits."

"No such thing," she retorted sharply. "I saw one in the Ladies' Home Journal the other day, and the man was wearing it with a business suit. So I'm going to put it on Charlie's vest."

And on Charlie's vest it went. When he saw it, he remonstrated hopelessly.

"What do you know about style?" his wife asked. And there was no possible answer.

When the great day arrived and Charlie was finally togged out for the function, he was so nervous he could hardly venture out of the house. The braid on the vest looked to him as thick as a ship's cable. He couldn't take his eyes off it, but kept squinting down at it through his whiskers at the imminent risk of becoming permanently cross-eyed. His wife brushed him, set his tie straight, put his hat on him, and turned him out. He glanced nervously up and down the street. There was no one in sight; and he drew a breath of relief.

Suddenly it occurred to him that his beard looked rather straggly over that resplendent silk cord. So he slipped into the barber shop.

"Trim it up, John," he directed, "I like it short in this warm weather."

"Yes," said John, dryly, "it does hide a fellow's tie, doesn't it?"

After the trimming, Charlie felt better. He was still nervous, but he began to feel a certain measure of jaunty assurance. Down the street he ran into Ezra Jones, an old friend, who had sat on his cracker-boxes and made free with his prunes for ten years and more. Ezra looked at him grimly.

"Lord, but you're gettin' gay in yer old age!" he re-

(Concluded on page 10.)



THE CHILD HANDEL.

Had it been a mechanical piano-player, the painting might have been very different.

—Puck.



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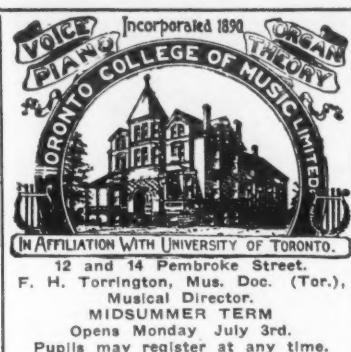
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MUSIC and the DRAMA



PERCY HASWELL.
This charming comedienne will be seen in "A Woman's Way" at the Royal Alexandra Theatre next week.

scenes in which this most effective drama abounds were handled with a vigor and enthusiasm that won rounds of applause. Miss Adelaide Keim is one of the few American actresses with the emotional power to play the heart-rending episodes, but though her impersonation is a purely rhetorical achievement, her voice is so well governed that she does not tea passion to tatters, as most emotional actresses do. Perhaps it was having seen the superb performance of Lou Tellegen in the part a few months ago that made one exacting with regard to the role of Armand, but Mr. Arthur Byron did not seem to strike the right note or to represent the ecstatic and bohemian lover at all. Mr. Will Deming was appropriately breezy as Gaston, and Miss Kathryn Keys was charming as the maid, Nanine, and the other characters were fairly well played according to tradition.

In the roles of the two involuntary deceivers, Mr. Tiden and Mr. Emory may be said to excel anything that they have so far done. Mr. Tiden is not only magnetic, humorous and convincing, but he is allowed free play for that rare gift of facial expression in which he surpasses most leading men of the day. One has seldom seen a more amusing exhibition of light farcical acting than that of Mr. Emory as the glib prevaricator, Fuller. His acting had a verve and persuasiveness—a certain instinctive drollery of speech and bearing—that kept the risibilities of his audience continuously titillated. Mr. Crimans as the butler, suggested the sly solemnity and the tedious loquaciousness of the character in a most satisfactory manner, and Mr. Smiley was genuinely droll as the fatuous hair dresser. With the exception of the broad fun of the hair dresser's wife competently handled by Miss Caroline Harris, the opportunities offered to the ladies of the company are slight. Miss Haswell had an exceptionally difficult task in the role of the jealous and foolish wife. She is merely the butt for the other characters, and she bore her part most artistically, playing throughout in that vein of dead seriousness essential to the perspective of the piece. Miss Booth Chapin was also excellent in a somewhat similar part of lesser dimensions, and Miss Angela Ogden was charming in the ingenue part.

THE weather was rather too sticky early in the week for one to enjoy listening to the woes of Camille, though the tearful child of pleasure whom the younger Dumas gave to the world commands a certain public at any season of the year. The production at the Princess this week was competently done from a melodramatic standpoint, and the big

these days "is quite as long a business as the work of composing." "My best work is done in summer," said Lear, "in my country house at Ichl. When the fit takes me I work right through the day and the night; once fairly started on an opera, I allow myself, broadly speaking, no rest for a couple of months." "On one occasion," he continued, "I wanted to find a particular melody, and from nine o'clock in the evening till two in the morning I sat at my piano, validity striv[ing] to discover it. But alas! the following morning had apparently run dry, and, at last, tired out, off I went to bed. At five o'clock I woke up with the tune ringing through my head, rushed to the piano, played it over, and then duly transcribed it. It proved one of the most popular airs I have ever written."

** * * *
Musical patriotism did not exist in England three decades ago. To-day it is so rampant that the London Times feels impelled to call a halt. "There are not a few signs," it says, "that the nationalistic movement is going ahead quite fast enough; these are most evident in the first movement of a future budget that will encompass the unparallelled performances of Bach or Beethoven. British music—qua British music—is only very secondarily qua music—is insistently demanded; singers are told, in insistently plain terms, to leave Schubert and Brahms to Germans and to concern themselves rather with the works of Mr. X and Mr. Z, or with native folk-music, good, bad and indifferent (though, of course, the existence of the two latter classes is vehemently denied). . . . We shall soon be demanding that all the members of the London Symphony Orchestra, including the conductors, shall have been born and bred within the four-mile radius. Many among us seem, indeed, very rapidly to be arriving at a conception of music which is not merely narrowly national, but even parochial."

** * * *
The musical critics of London, like critics of music and other arts and literature and everything else elsewhere, are apt to disagree. Alfred Kalisch in the World sums up their verdict on Elgar's new symphony: "Some say the first movement is the best; others like the last. Some say it is full of spontaneous joy (it has been called an orgy and a bacchanal); others find in it something not far from a gentle regret. Some call the slow movement sublime; others deem it the weakest part of the work. Some greet the scherzo as among Elgar's most original inspirations; others find in it no originality even of scoring. To some the last movement is the crown of the whole; others call it a lame conclusion. To some its principal theme is one of Elgar's finest melodies; others tell us it lacks distinction; in one place we read that its imitation of the piano is splendid; in another that it is formless. Such things are always pointed to with scorn as showing the incompetence of the critics. On the contrary, it shows that they are like other people also with a special interest in matters of art, and have different opinions."

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and Reinecke. In 1867 he was back again in Christiania, and there he became intimately acquainted with Grieg, and the two founded the Musical Society, of which, when Grieg resigned the conduct-

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ship in 1874, Svendsen became his successor. Grieg, it may be added, dedicated his second Violin Sonata to Svendsen. The composer was fond of travelling. He went to Paris, and remained there until the war broke out in 1870. We find him in America, where he met an American lady. In 1872 he was at Bayreuth and on intimate terms with Wagner. In 1873 he paid his first visit to London, where he met Sarasate, who assisted him in the production of some of his chamber works. Eight years later he was again in England, when, in the absence of Dr. (then plain Mr.) F. H. Cowen, who was in Australia, conducted two concerts of the Philharmonic Society, the first of which his Symphony in D was played, a work which he wrote when a student at Leipzig. Five years before this second visit to England he had been appointed to teach at Copenhagen on Svendsen's compositions. "Zorayde," a legend for orchestra, the overture to Bjornson's drama "Sigurd Slembbe," the "Carneval a Paris," also for orchestra, and the delightful Romance for violin and orchestra, are the best known. His music is clear in form, and essentially pleasing. He did not, however, like Grieg, his great contemporary and friend, assimilate the folk melodies of his native country, and thus become a national tone-poet.

Max Bruch, the distinguished composer, who is now in his 74th year, recently conducted his latest work, a Romance for viola, with orchestral accompaniment, at the Symphony Society, Berlin.

In memory of Gustav Mahler, who for ten years was chief conductor at the Vienna Opera House the directors of that institution have decided to give next season two performances of his eighth symphony under the direction of the two

well-known conductors Bruno Walter and Franz Schalk.

M. Igor Stravinsky, composer of the "Oiseau de Feu," the ballet which achieved such great success last year at the Russian season at the Paris Opera, has just completed a new one, "Petrovka," which will be given at the Chatelet. The score contains an important part for pianoforte, which will be played by the distinguished pianist, Mme. Miguel-Alaia.

THE THEATRES

At the recent gala coronation performance in London, a prologue, written by Oscar Seaman, editor of Punch, was recited in front of the curtain by Forbes Robertson. The following is the latter half of it:

Sire! we are mummers, and we make pretence of tears or laughter at the Truth's expense;

It is our calling, under Art's disguise, Thus to divert imaginative eyes; And sometimes, in our more expensive scenes,

We even play at being kings and queens. But the glory of our golden age, Wisely remarked that all the world's a stage,

Where every man alive must play his

Unaided by the mysteries of Art. Such is your burden, in the day's full beam.

Playing your part, to be the thing you seem;

So stand you crowned, to serve your country's need,

No king of shadows, but King indeed.

We, too, we chartered actors, you must know,

Move not forever in a painted show;

But on the stage (and sometimes even on)

We have our own affairs to think upon. Now all your thoughts, these many days, are spent

On the one care—to compass your content;

For none, among your many costlier dowers,

Brings you a love more absolute than ours.

So, when to-night, with what of skill we may.

We say our words (those who have words to say),

If here and there a pensive pause is made While memory searches for a line mislaid,

Kindly regard such lapses as unique,

And due, no doubt, to Coronation Week.

As for applause, the first and last of factors

In the complacency of former actors,

Who, not content to achieve the artist's aim,

Must get the House to "signify the same"—

For us, whose single end is your delight With or without applause, we ask to-night.

For just the sympathy that understands; Give us your hearts and never mind your hands.

Sire, at your service! Let the task begin Where such approval we are set to win— A task, but ever light the labor is

That love inspires. God save Your Majesties!

George Alexander has just acquired the rights in Paul Bourget's powerful play, "Le Tribun," originally produced at the Paris Vaudeville, just three months ago.

In the principal part Lucien Guirly achieved a brilliant success. Porta, as the character is named, is a man of immense force of character, who has made his way to the top of the tree by sheer strength and ability. At a critical moment in his career he discovers that he has been betrayed by him at the investigation of a worthless woman with whom the youth is passionately in love. Rarely has a situation more poignant or more strenuous been met with on the modern stage than that which springs from the meeting of father and son after the truth has been made known to the former. In this instance Bourget took for his motto, "L'Unité sociale est 'a famille et non l'individu," and it is upon that principle that Porta acts throughout. The translation of the piece is to be made by Morton Fullerton. Paris correspondent of the Times, who, very prudently, has determined to keep the action in France.

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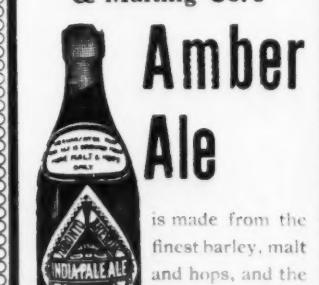
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CITY and COUNTRY HOMES



Caverswall Castle, Staffordshire, Eng.

THE house and gardens now known as Caverswall Castle form a very striking and unusual composition, their individuality arising from the fact that a seventeenth century builder used for what he called his Hall not merely the remaining materials, but also the surviving plan and outline of a fourteenth century stronghold. Defence was no longer deemed necessary when James I

sense of taste made by vinegar, salt, pepper or sugar, and still we fail to comprehend the force and meaning of color tones. This is partly because we do not think about it and partly because painters have monopolized color into an emotional trust. There are more people making homes than there are painting pictures, and nowhere is a knowledge of color more useful than to the home maker. Volumes have been written about color, principally by those who have some taste or color feeling. Generally



Southern elevation, Caverswall Castle, Staffordshire, Eng. The residence of William E. Bowers, Esq. —Country Life.

was King, so the new house rose up openly in the centre of the ancient bailey, the curtain walls of which were reduced to parapet height, while its flanking towers were converted into garden pavilions. These present a low appearance when you stand on the terrace before the house or in the high-perched formal garden that occupies the site of the bailey. But descend to the lawns and parterres, which now, rather unfortunately, replace the lake-like moat of the castle builder, and you find the self-same garden-houses towering up to a three-storyed height and connected with each other by a great buttressed wall of splendid masonry.

For the origin of the castle we must turn to a family that took its surname from the parish of which it owned the lordship, and in the church that stands close to the bridged approach to the castle one reads of old a rhyming verse that records both the coming and going of the mediæval habitation:

William of Carswall,
William of Carswall, here thou mayst lie,
That built this castle, and poohs hereby;

William of Carswall, here thou mayst lie,
But thy castle is down, and thy poohs are dry.

The gallant knight lived in the days of Edward II., but his ancestors had already been seated here for some generations, since one Thomas de Caverswall was lord of the manor under Richard I. Sir William or his builder must have had an engineering turn, for the water defences of the castle were elaborate. Caverswall lies in North Staffordshire, at the point where the Blyth, one of the tributaries of the Dove, takes its rise.

Color in Decoration.

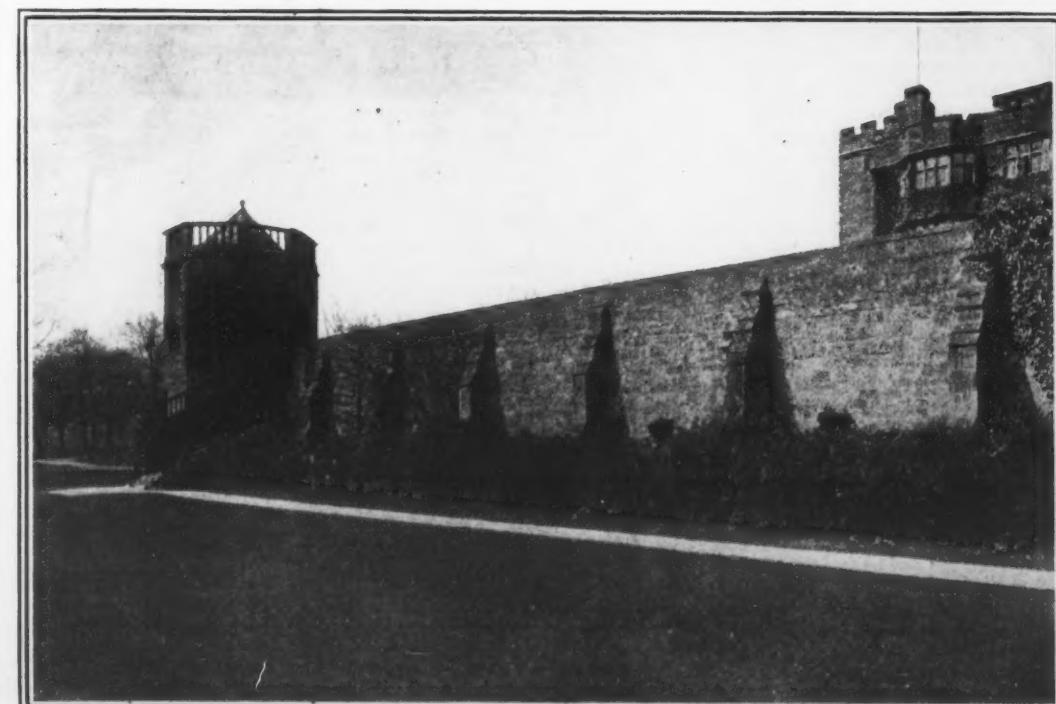
HOW many of us understand the great truth that color is a language, each tone of which expresses a definite feeling different from every other tone? asks Frank Alvah Parsons in Arts and Decorative. We know this is so of sound; we do not question the definite appeal to the

these things are merely statements of individual opinion based upon personal feeling, therefore have no general value, no two people feeling alike. Let all understand the elementary facts of color significance and then use some common sense in application of the same to home decoration.

Most people know that we see color because of the light, and that the less light there is the less color we see. Yellow is nearest like light, therefore the most powerful color in producing light effects. Use it, then, in rooms that seem too dark and in those that have no direct sun rays. Where this color dominates there will be cheer, brightness and hopefulness. To the melancholy, the pessimistic, the despondent this color is a life tonic.

Another factor one always has to reckon with is intensity, or brilliancy, in color. Probably this is the least understood, therefore the most badly treated of the color qualities. A full, intense note of color is the strongest, loudest possible expression of that idea. A full red tone says red to the human intelligence as powerfully as red can be said. A soft, neutralized tone of the same red is very much less powerful and less exacting and exciting in its appeal. The walls, ceiling and floor of a room are the shell, or background, upon which furniture, pictures, bric-a-brac and people are to be seen and appreciated. What human being has sufficient vitality to stand against a full-intensity red or blue wall paper? What picture, chair or rare vase can hope to get a passing glance when exploited against such vicious, loud protesting backgrounds as we often see upon the walls. Nothing short of a color which has lost half of its full strength by neutralization is fit to color the walls of any room. In fact, nothing is more helpful than this general law: "Backgrounds should always be grayer or softer than objects which are to be shown upon them."

The best scheme for normal conditions and general use is the balanced scheme which unites such complementary relationships as will produce just the impressions one wishes to convey. Every room should express a unit



South walk, Caverswall Castle, Staffordshire, Eng. The residence of William E. Bowers, Esq. —Country Life.

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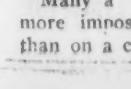
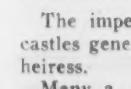
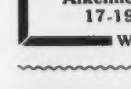
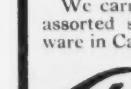
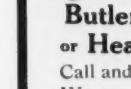
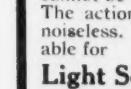
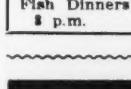
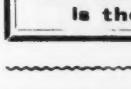
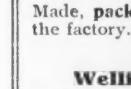
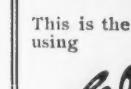
Toronto, Montreal, Winnipeg. Port Hope, Canada.

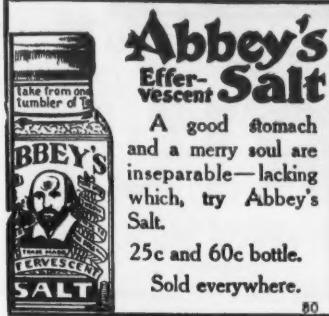
London's electric tramway system is a romance of locomotion, and growing steadily. Twelve hundred electric tramway cars, all licensed by the police, have come on the streets during the past four years, and 250 more are to be added. This great tramway system, which has no equal in the world, is having a remarkable effect on districts just outside the

county, and is changing the shopping quarters of London. Houses are springing up all around London where no railway touches.

The black sheep of the family is generally pretty tough mutton.

A wedding ring squares many a thing.





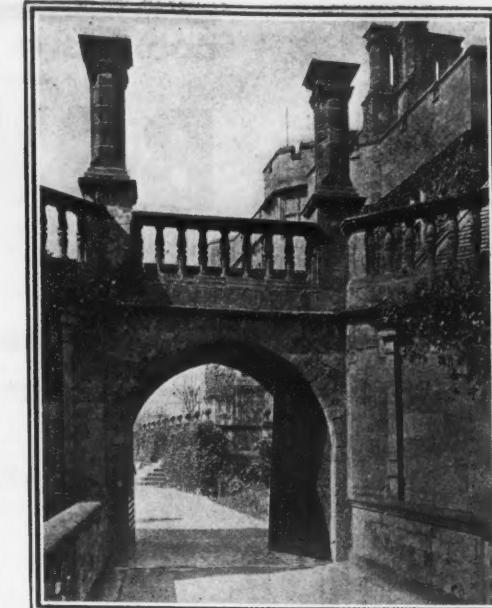
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Gate house entrance, Caverswall Castle, Staffordshire, Eng. The residence of William E. Bowers, Esq. —Country Life.

idea in color. This should be understood to express the individual use of the room or the person who is to occupy every other room; in the first place the living-room is to it. Every separate room has a function differing from live in, the dining-room to eat in, the library to read in, the bedroom to sleep in, and each must, first of all, express that for which it stands. It can be easily seen that a knowledge of the color language is necessary.

Folly of Bird Slaughter.

THE National Association of Audubon Societies has come out with a statement that much of the high prices is due to the slaughter of birds, and that \$1,000,000 of the increase may be charged each year to this source alone.

It is the pot hunter, the man who kills all and several that come within range of his gun, that the public must hold responsible for the depletion of its purse, says the association, for the slaughter of the birds which prey upon small rodents and insects that are harmful to growing crops has permitted the increase of the crop enemies to a point where little can be done to combat them. This slaughter is due to feather collectors, plain bird butchers, as well as to pot hunters, and it has brought on the already overburdened public an added load of woe, the ornithologists say.

The destruction of feathered insect eaters alone, the association says, has permitted the increase of the insects to such an extent that the total loss in added cost of food and clothing amounts each year to at least \$10 for each man, woman, and child in the country. And all there is to show for this is gaudy plumage on mi-lady's bonnet.

The statement by the associated societies says that the cost to the public is ever increasing, cumulative as the years go by. Each year that milliners and others are permitted to take their toll of bird life, higher prices must be the rule to the consumer of vegetables, fruit, cotton, linen, and other staple goods of food and clothing. And, it is maintained, this statement is conservative, based on figures which cannot be refuted.

Take the cotton crop. It is estimated by the ornithologists that the loss last year was between \$25,000,000 and \$30,000,000, principally because of the destruction of birds which feed upon the boll weevils that destroy the staple. This loss was shared by every one who buys cotton, and, it is asked, who doesn't?

The story of the boll weevil some are prone to consider a joke, but, it is declared, it is far from being one. The States of Louisiana, Texas, Mississippi, Missouri, Alabama and Arkansas are overrun with the insects and the ornithologists report that the rapidly disappearing bird life is permitting them to increase so that before long every plantation will be affected. And each penny of damage which the pest causes, must be paid in the last analysis by the American people.

The corn crop, too, has been grievously affected, it is said, by the disappearance of the birds which feed upon insects that destroy it.

Practically every article of food except meat, and even that has been affected indirectly by the added cost of fodder, it is said, has been raised in price as a result of the killing of the birds. Investigation by Government ornithologists show that if it were not for the protection of birds, that devour or drive away the pests, the yields of gardens, fields and orchards would be decreased by many millions of dollars a year. T. Gilbert Pearson, secretary of the National Association of Audubon Societies, says:

"Though the Easter season is saddened by the sight of

wild bird feathers on bonnets, there is this year a plain economic reason for revolt at this show, in the findings of the Government exports of the Department of Agriculture. We have heard of the butchering of meadow lark, whose diet is proved to consist of 75 per cent. of crop destroying insects in one Georgia community."

In conclusion, a warning is uttered against further slaughter, and the need of immediate legislation to prevent it is urged.

The Dutch Bulb Industry.

IT is probable that there is no other country that displays such gorgeously colored flowers as Holland. From early April, when the hyacinths bloom, until late June, when the Spanish irises are at their best, the Dutch fields present a carnival-like appearance.

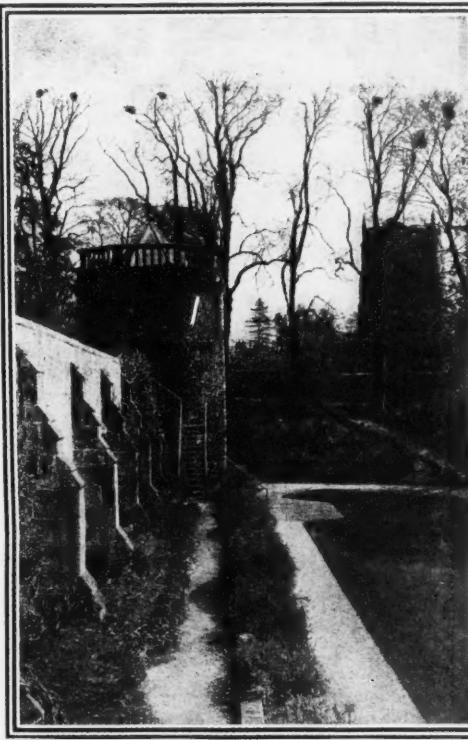
Snowdrops come first, and then crocuses, hyacinths, narcissi, and tulips; buttercups, anemones, and peonies follow, and the stately Spanish iris brings up the rear.

But these delicate flowers are of little importance to the Dutch bulb-grower. He wants the bulbs, not the blossoms. Tons of exquisite blooms are sacrificed in Holland each year. For trade reasons the flowers are not sold, and for the sake of the bulbs they must be cut as they approach the height of their bloom. So they are cut, and conveyed away in barges for destruction.

A curious detail in the work of the Dutch bulb-farmer is observed late in the summer, when the hyacinths are prepared for purposes of propagation. Formerly a bulb was slashed transversely and set in the ground. By the following summer it had thrown off a number of young bulbs. Accident taught the growers a better method.

Among the bulbs were some out of which mice had eaten the bottom, and in all such cases, in the place where the mice had eaten, an extraordinary number of baby bulb were found to be growing. The bulb had reproduced itself thirty or forty fold.

The wise Dutchmen took the hint. To-day they cut away the bottom, and stand the bulb in the sun for a time; then they plant it out, and every section raises little ones and nourishes them with its own life. By the



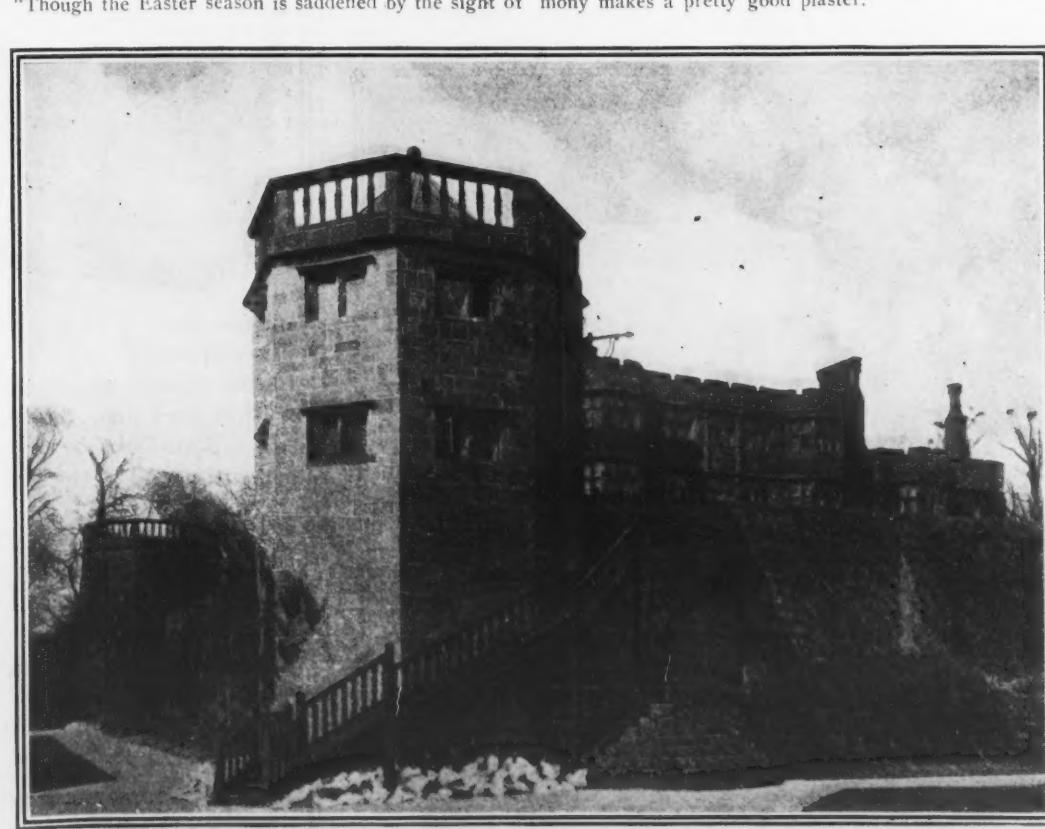
East Pavilion and church, Caverswall Castle, Staffordshire, Eng. The residence of William E. Bowers, Esq. —Country Life.

next season the parent bulb has disappeared, and thirty or forty little bulbs have taken its place.

THE cathedral of Poti on the Black Sea in Russia is built entirely of reinforced concrete. It is of the Byzantine type, designed somewhat after the St. Sophia structure of Constantinople. As the loose sandy soil near the Rion River, upon which the building is located, will admit of but little weight on the pile foundation, reinforced concrete answered the purpose very well, and it took less than a year to build, against ten years for the Batumi and other Russian cathedrals, besides costing much less. It has a main dome surrounded by half-domes covered with sheet iron. A pressure of but twenty pounds per square inch was permitted upon the foundations.

It doesn't take much to please some people who are tremendously pleased with themselves.

There is no repair kit to mend a broken heart, but alimony makes a pretty good plaster.



Ancient tower and modern staircase, Caverswall Castle, Staffordshire, Eng. The residence of William E. Bowers, Esq. —Country Life.

Apollinaris

"The Queen of Table Waters"



"How is it heated?"

THAT is about the first question the owner or agent is asked by the prospective purchaser or tenant. The question of pure, healthful warmth is of vital importance with most people buying or renting a house. A house will rent for more, sell for more, hold its tenants longer, be disposed of quicker, and give greater satisfaction to owner or tenant if it is equipped with a

King Boiler and Radiators

The exceptional endurance, efficiency in operation and fuel economy of the King Boiler and King Radiators; and for more information on the subject of hot water heating, we have prepared a little booklet, "Comfortable Homes," a copy of which we will be glad to send you on request. You'll find it packed with facts on the heating question and all of them live and interesting. Simply address

STEEL AND RADIATION, LIMITED

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YOU should have at least one Brick fireplace in your new home. No other material possesses to the same degree the qualities of durability and harmony with its surroundings. A FIREPLACE OF MILTON PRESSED BRICK is a part of the house itself. It is made in a great number of styles, and we furnish blue prints of any of our designs you select so that any capable bricklayer can set them up.

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NATURAL SPARKLING MINERAL WATER

Is the acme of quality of the Bassin Vichy.

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Montreal.

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are easily kept clean—there is no sweeping or scrubbing. They are part of the furniture. Look at the new houses offered for sale—all have oak floors finished ready for use. The builders know a room appears "homey" without another article of furniture.

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Hotel**

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CANADA

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International Tennis
Tournament on August 28th

Royal Muskoka Hotel

LAKE ROUSSEAU, ONTARIO
Open June 24th to Sept. 20th, 1911.

Can you imagine a modern city hotel located on an island in the midst of Lake Rosseau, with all of the conveniences for rest and recreation?

The Royal Muskoka is just a delightful afternoon's ride away and offers more inducements for the reasonable rates than any well kept hotel in Canada.

Golf, Tennis, Lawn-bowling, Bathing and Boating. Write for special June and July rates.

L. W. MAXON, Mgr.

**STEAMER FOR
GRIMSBY BEACH**

Yonge Street Wharf, Mondays, Wednesdays, Thursdays, and Saturdays, at 7:45 a.m. and 2 p.m. Extra trip holidays, 8 p.m. A beautiful two-and-a-half-hour sail to the greatest natural Summer resort in all Canada. \$5 return trip.

PARK HOUSE and cottages now open; furnished cottages \$50 to \$150 the season.

We can book a few more picnics at a very low rate. Get illustrated booklet from the Grimsby Beach Company, 18 King Street West, Toronto. Phone Adelaide 262, or Grimsby Beach, Ont.



The Laura Secord monument on Queenston Heights.

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In Fashionable and Healthy Locality.
Reduced Inclusive Terms
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BUFFALO NIAGARA FALLS TORONTO ROUTE**

Daily (except Sunday)
a.m. a.m. a.m. p.m. p.m. p.m.
Arr. L. 7:30 9:00 11:00 2:00 3:45 5:15
a.m. p.m. p.m. p.m. p.m. p.m.
Arr. T. 10:30 1:00 2:45 4:45 8:30 10:15
Ticket Office, 63 Yonge Street, Traders Bank
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The Hospice

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SPLENDIDLY situated, overlooking the Great Cataract of the Niagara River, the Gorge and Rapids, and all the Islands of the Upper River. Buy all tickets to Falls View, Canada, via Niagara Boat—Get off at Niagara-on-the-Lake; take M.C.R. via Queenston—Electric cars to Bridge St.; street cars to Hospice, via C.P.R.—Change at Welland; get off at Falls View. Via G.T.R.—Street cars from Depot. Booklet on request.

Rates, \$3 to \$4 per day.

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Single Fare, 50¢; Return only 75¢;
10 trip ticket, \$2.50.
50¢ Return every Wednesday and Saturday.

Grimsby Beach and return, \$1.25.
Brantford and return, \$1.50.
Take a trip on the only turbine steamer on fresh water.

Parables About People

(Continued from page 5.)

pompous decision, "and don't meddle with things you don't understand. As I said to the Governor-General—" whereupon wifey sought refuge in the kitchen.

Then Charlie took to coming home late o' nights. At first he would offer explanations—mutter something about the "boys" discussing whether or not they would let Abe Johnson get the Grit nomination, intimating that political responsibilities rested upon his shoulders of which he could not speak frankly. Latterly, however, he gave no excuses; and his dead eye and a certain roll to his gait implied that the discussions, if any, had hardly been dry ones.

And so Charlie was led by his braided vest along the

flowery ways of dalliance—political and otherwise. He even took to making little trips "up to town" as he referred with careless ease to Toronto, though in other and more virtuous days he would have spent a month considering the voyage to the metropolis and would have spent several months talking about it afterwards. These trips grew more and more frequent, greatly to his wife's concern. Women are subject to curious hallucinations at times; and one of the most curious is the idea sometimes formed by the wives of fat and middle-aged gentlemen that their husbands are an object of feminine pursuit and adulation. Charlie did not attempt to undeceive her. He felt that her suspicions were a compliment.

And then one day Charlie didn't come back. Days went by and still he didn't turn up. On former occasions he had stayed two and even three days "in town"; but this time a whole week went by, and then two weeks. No word was received from him. Discreet enquiries elicited no tidings. Charles Worden, forty, fat and florid, having a mole on his left shoulder, and a scar on his chin hidden by a beard, had dropped out of sight, had sunk into unplumbed depths and left not even a ripple.

Strangely enough, his wife never lost her assurance that he was alive somewhere and would turn up all right. So she wasted no time in idle tears. Neither did she buy mourning. She merely ran the store with the assistance of the one clerk, and possessed her soul in patience until such time as she could pour the vials of her pent-up wrath upon her erring spouse's head.

And her confidence was justified. One night as she sat on the front steps, resting and thinking after the work of the day, she saw him come. Dusty and disheveled and very repentant he shambled into her presence. Gone was his noble topper of silk. Rough and unkempt was the erstwhile Vandyke beard. Torn and rumpled were his clothes. The vest was spotted and ragged and but three buttons remained to hold it together. And the silk braid had departed. He stood there with his head down, casting upon her glances of supplication under his eyebrows. But she spoke no word. He tried several times to say something. But the circumstances were certainly trying. At last he managed to articulate,

"Are the children—and—and you feeling well?" he asked.

No answer.

"Not much change in the old town," he next ventured.

Still no answer.

"Has—has business been good?"

"Where have you been?" she asked grimly, as Rhadamanthus might question a spook on the other side of the Styx.

"In jail," he answered hopelessly, feeling that evasion was futile.

"Good Lord—jail!" and she dropped her hands in her lap. Could such things be?—Charles Worden, the friend of the Governor-General, in jail!

"But it wasn't my fault," he explained volubly. "You see, I met some fellows in Toronto, and I went to Buffalo for a little lark—I mean on business with them. And I'm afraid we got soured—and something must have happened for I—well, I woke up in jail—and I gave another name—and—and when I got out I came right home—to you and the children."

He waited for an answer. But none came. She simply sat there with her hands in her lap and stared at the ground. He shuffled about a little, and then taking courage from her silence he slowly advanced towards the side entrance. Every moment he expected to be called back. But still she sat there silent. He slipped in by the back door and went to the refrigerator. There was some cold meat, and he fell on it ravenously.

Suddenly he looked up. She was standing in the kitchen door, gazing at him with a white face and stern eyes. He dropped the food and hung his head.

"What made you do it?" she asked finally.

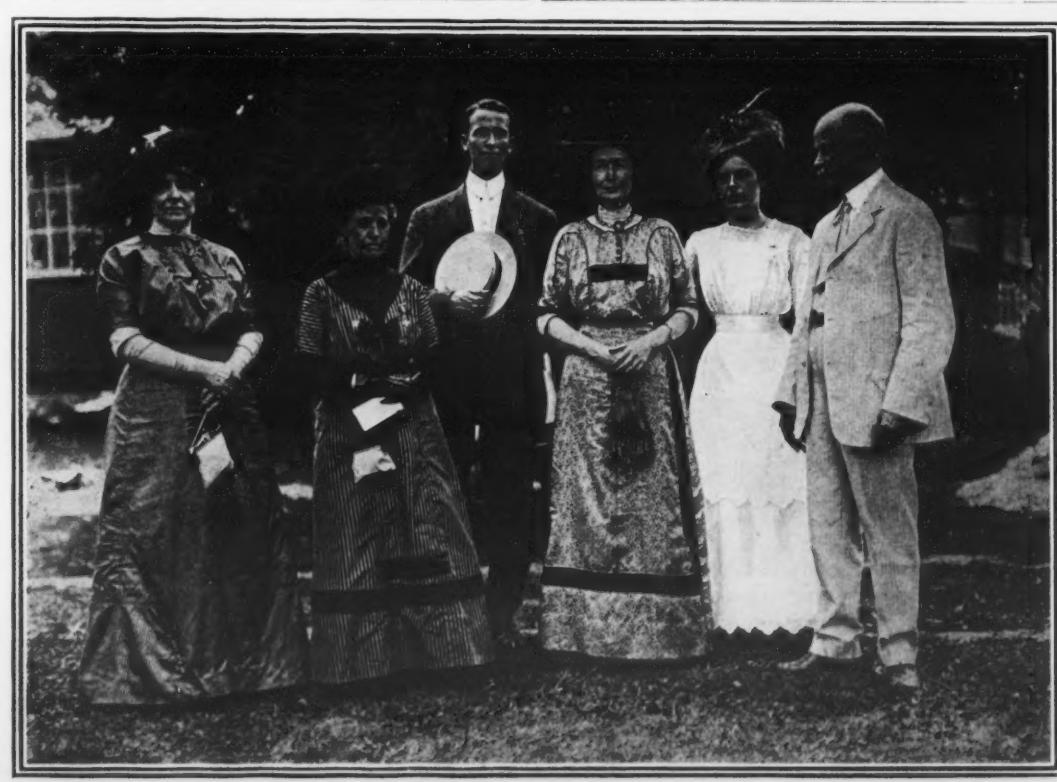
"I don't know—I think it was that—that braid you put on my vest," and burying his head in his arms on the table he, Charlie Worden, who had spoken to a Vice-roy as man to man, frankly blubbered.

Moral—Venture not recklessly into resplendent garments and the society of the great.

The Mill Stream.

CLEAR, down the mountain, 'neath the arching green, And o'er mossed boulders dappled by the sun, With many a leap, the laughing waters run. They tumble fearless down each dark ravine, And roar through caves where day has never been: Until, at last, the open pool is won, Where by their prisoned strength, man's work is done, In that old mill which branching cedars screen. Here, all day long, the massy logs, updriven, Against the biting saw, are loud with shrieks. Here, too, at night, are stars and mystery, And nature sleeping; and, all round at dawn, The rugged utterance of mountain peaks Against the infinite silence of the sky.

—Frederick George Scott.



Group of descendants and relatives of Laura Secord, who were present at the unveiling of the Queen's memorial to the heroine of 1812. From left to right: Mrs. Isaac Cockburn, Mrs. Laura Clark, Mr. A. N. Carthew, Mrs. J. H. Ingersoll, Mrs. A. N. Carthew, and Mr. J. H. Ingersoll.

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if you avail yourself of

BOVRIL

It requires only heating to make a most nutritious soup or bouillon. Ever try spreading BOVRIL on squares of thin toasted bread?

BOVRIL has the rich appetizing flavor of prime roast beef.

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July Furniture Sale

Q An event notable for the high quality and artistic merit in design of the furniture offered.

Q During this sale price reductions ranging from 10 to 50 per cent. are made on all furniture in stock

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Ladies' Dress Trunks



Q No lady but would appreciate the great usefulness of a "JULIAN SALE" Dress Trunk. Made specially for just what the name indicates. The Trunk illustrated here shows one made over a very strong case. Covered with fine waterproofed canvas—is bound with hard fibre—has brass corners and mountings—all the parts are riveted—has very fine, showy, substantial, brass locks—very wide slats—heavy straps. The Trunk is linen-lined—has three trays, the top one being 7 inches deep—it is 42 inches long—21 inches wide—and 20 inches deep—and you may have it lettered on both ends without extra charge

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"WHAT is he so angry for?" "I haven't the slightest idea. We met on the street and we were talking just as friendly as could be when all of a sudden he flared up and tried to lick me."

"And what were you talking about?"

"Oh, just ordinary small talk. I remember he said, 'I always kiss my wife three or four times every day.'

"And what did you say?"

"I said, 'I know at least a dozen men who do the same,' and then he had a fit."

A man who used to be in politics and was a constant borrower found himself in need of a new hat. But he couldn't find anybody who would lend him a cent.

Finally he went to an acquaintance and said.

"I want to borrow \$50 for five minutes."

"You can have it if you will put up a couple of fingers for security."

"Nix, now; I've got a scheme. You lend me the fifty and you needn't let me get out of your sight. If you do I'll stake you a new hat."

Mystified but curious, the acquaintance agreed to this and the two repaired to a prominent hat store.

"Wait a minute," said the adventurer, and left his backer doing sentry duty on the sidewalk.

Picking out the most important looking personage in the store the politician went up to him and said:

"I am So-and-so of the — district. I have come to pay for two

once heard in Hungary of a case that you will hardly credit. A man was arrested for stealing a pig, and they told him that he must take a bath before entering his cell.

"What! Take a bath?" the man cried, in a horrified voice.

"Yes," said the jailer, "how long is it since you had a bath?"

"So help me," said the prisoner, solemnly, "I never was arrested before—never."

AMONG the coffee drinkers a high place must be given to Bismarck. He liked coffee unadulterated. While with the Prussian army in France he one day entered a country inn and asked the host if he had any chicory in the house. He had. Bismarck said: "Well, bring it to me; all you have." The man obeyed and handed Bismarck a caister full of chicory.

"Are you sure this is all you have?" demanded the Chancellor.

"Yes, my lord, every grain."

"Then," said Bismarck, keeping the canister by him, "go now and make me a pot of coffee."

THREE is in a Western town a judge who occasionally hits the flowing bowl until it puts him down and out. One morning following an unusually swift encounter with the alcoholic foe, he appeared in his office looking sad and shaken up.

"How are you this morning, Sam?" inquired a friend.

"Worse than I've ever been," replied the judge, with a groan, "I'm in bad at home. When I left the house a little while ago, the children were telling me Sam and my wife was addressing me as Mister."

THEY are telling this story about an Adelbert professor who prides himself on the correctness of his English. ("They," let it be noted, refers to certain Western Reserve University students, and they are telling it in whispers. But the murderer of the king's speech will out.)

"My dear," said this professor's wife a few mornings ago, "can't I give you a fresh cup of coffee?"

"You doubtless mean a cup of fresh coffee," corrected the professor. "Pardon me, my dear, but these vulgar errors in rhetoric are easily corrected if we give attention to them. Thank you—the coffee is excellent. By the way, my dear, that picture on the east wall would show to better advantage if you'd hang it over the clock."

"Ah," replied Mrs. Professor quietly, "you doubtless mean if I were to hang it above the clock. Of course you know that if I were to hang it over the clock we should not be able to tell the time. As it is, I can see that you have only three minutes in which to finish your coffee and get to your rhetoric class."

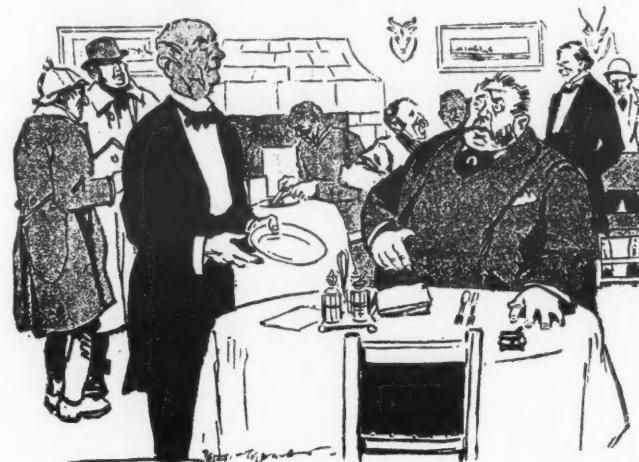
SENATOR John Sharp Williams was once made executor of a wealthy man's estate, all of which had been left to his only son. The father had kept this young man, who was just turned twenty-one, in pretty close leash during his youth, and it was with eyes bulging with expectancy of a good far-flung fling that the son called on the executor a few days after the funeral to learn when he was coming into his kingdom.

Senator Williams relates: "I haven't qualified as executor yet, Bob," I told him, "but come around in a week or so and you can get what you want." Promptly on the dot Bob turned up. "The period of advertising for claims against the estate will

she said, "but I can never be anything more to you than a—just my luck!" he interrupted, reaching for his hat and stick. "And I've got two grandmothers already."

A SERIES of revival services were being held in a Western city, and placards giving notice of the services were posted in conspicuous places. One day the following notice was posted: "Hell, Its Location and Absolute Certainty. Thomas Jones, baritone soloist, will sing 'Tell Mother I'll Be There.'

SIR Patrick Spens, London surgeon, praised at a dinner in New York the abundant and timely reading matter that American physicians have in their waiting-rooms. "The English physician offers his patients reading matter, but I am afraid it isn't always up to date," Sir Patrick smiled. "One of your American millionaires consulted me in Harley Street last month. He was kept waiting about an hour. When he finally entered my inner office he looked very much bored.



Country Visitor: What's for breakfast?
Waiter: Porridge, soles, kidney and bacon, grilled ham, sausages, chops, steak and tomatoes.
Country Visitor: Right! I'll have what you mentioned—and some eggs!
—London Opinion.

you want, but I really don't see my way clear to pay out anything until these matters are disposed of. Come back in a month and it will be all right then." Bob moved slowly to the door. With his hand on the knob he turned to me. "Mr. Williams," he said, sadly, "do you know sometimes I'm right sorry the old man died!"

AN Eastern bishop decided to take up golf and as he wished to begin his practice where he was unknown he sought a public links instead of one of the many clubs which would have been joyously opened to him. He provided himself with an outfit and a book of rules, hired a caddie at the links, and proceeded to set up his ball for the first stroke. After the usual feinting and limbering process he gave a mighty lunge at the ball and went wildly over the top of it, leaving it reposing on the tee in imperturbable celluloid majesty. "Tut! tut! tut!" exclaimed the bishop, in mild, clerical dismay. "Tut! tut! tut!" Then he tried again, with yet more earnest and vigorous swings, and that time he plowed a hole in the ground ten inches away from the ball. "Tut! tut! tut!" he reiterated. "Tut! tut! tut!" "Say, mister," warned the caddie nonchalantly without shifting his gum, "you'll never learn to play golf wid dem woids."

"Ah," replied Mrs. Professor quietly, "you doubtless mean if I were to hang it above the clock. Of course you know that if I were to hang it over the clock we should not be able to tell the time. As it is, I can see that you have only three minutes in which to finish your coffee and get to your rhetoric class."

IT was at an afternoon concert and in a row near the front sat a smartly dressed girl and the young man who deemed her the most precious jewel of the universe. Behind them sat a couple of the type of suburban concert-goers who came rather to discuss the audience than to listen to the music. "Look at that girl just in front of us," commented one in a very audible whisper. "She's shop assistant at L—'s. I should like to know what business she has at a gathering of this sort. And just look at her hat! She served me the other day with the one I am wearing, and I suppose she persuades herself that there is no difference between it and mine. I never—The girl in front turned with a crimson face. "Oh, yes madam, there is a difference," she said, quietly: "mine is paid for."

An actress at the recent luncheon in New York of the Actors' Church Alliance, said of dramatic criticism: "There is one part of dramatic criticism that strikes me as cruel. I refer to the criticism that reproaches an actor or actress with growing old. It is very hard to be reminded of one's age. One is conscious enough of that, dear knows, without being told about it in the papers. Such critics," she continued, "are almost as bad as Lord Lacland. Young Lord Lacland came over to New York and proposed to a rather elderly heiress. She refused him. 'I am sorry, Lord Lacland.'

The Sturdy Briton: "I call it blomin' thick. Look at 'im—as ori the rights and priveridges o' real British subjecks like me an' you, an' 'e ain't better 'n a black 'eathen, far as I can see." —The Sketch.

Wear Jaeger Pure Wool Underwear When You Travel

One day hot, another day cold—warm days, cool nights—dry weather and wet weather—these are the changes the traveller meets.

Jaeger Pure Wool Underwear meets all these changing conditions without discomfort or risk.

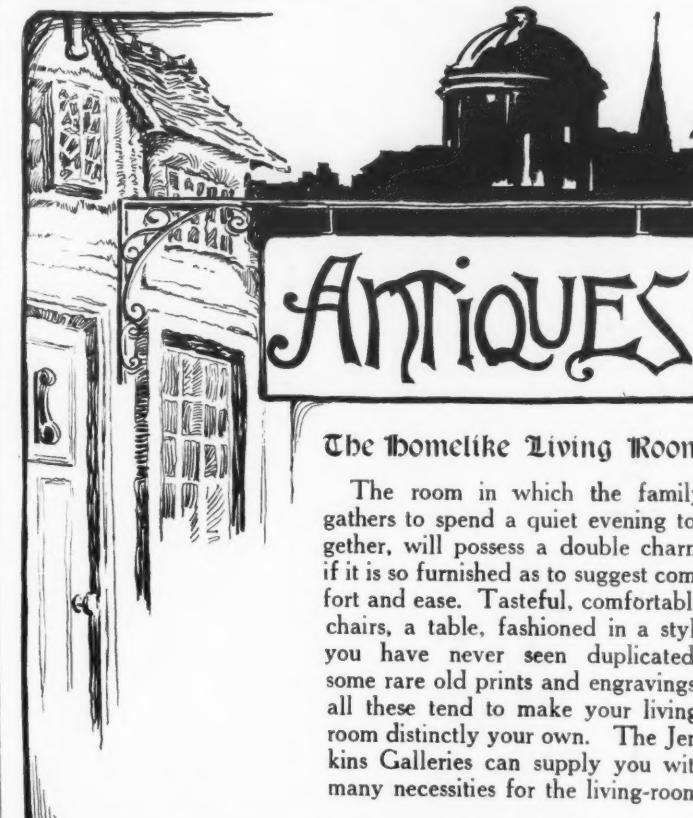
Non-wool underwear, no matter what material or how well made, is not a safe and sufficient protection against weather possibilities in the summer time.

Light weights for summer wear.
In all sizes for men and women.
Guaranteed against shrinkage.

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The Homelike Living Room

The room in which the family gather to spend a quiet evening together, will possess a double charm if it is so furnished as to suggest comfort and ease. Tasteful, comfortable chairs, a table, fashioned in a style you have never seen duplicated; some rare old prints and engravings; all these tend to make your living-room distinctly your own. The Jenkins Galleries can supply you with many necessities for the living-room.

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Antique Gallery, 422-424 Yonge St., Toronto

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Daniel Stone
THE LEADING UNDERTAKER
82 West Bloor St. TELEPHONE NORTH 28

In New York is situated at Greeley Square, Broadway, Sixth-Avenue, 23rd and 33rd streets, in the heart of the hotel, theatre and shopping districts. Passengers via the scenic Lehigh Valley route are thus afforded convenient and prompt means of reaching this district by the Hudson River tube trains, leaving Jersey City terminal (directly underneath train floor), every three minutes. Trains leave Toronto 4:32 p.m. and 6:10 p.m. daily. Only double track route. Secure tickets, berth reservations and full information at Grand Trunk City Ticket office, northwest corner King and Yonge streets. Phone, Main 4209.

A BENEVOLENT native of the north of Ireland, desiring to benefit his kind, placed a stone on the bank of a river and on it had this inscription painted: "Notice. When this stone is under water it is unsafe to try and cross the river."

TO THE HEART OF NEW YORK VIA GRAND TRUNK, LEHIGH VALLEY R.R., AND TUBES.

The Hudson and Manhattan R.R. Company's uptown terminal station

If you are one of those persons who prefer AN EXTRA MILD ALE, an ale that combines richness, extra fine flavor and sparkling clearness, you should try Carling's SPECIAL SELECT ALE, put up in crown stoppered bottles.

It is a Special brew, and has won renown for its delicacy of flavor. It can be easily digested and assimilated by those who are unable to drink a heavier ale.

Especially adapted for Home Use, it is guaranteed to please the most fastidious.—Costs no more than our other brands.—ORDER from all dealers, cafes and hotels. Demand Carling's.

CARLING'S SPECIAL SELECT ALE



The BOOKSHELF

"The West in the East." A traveller's impressions. By Price Collier, author of "The British from an American Point of View." Published by McClelland & Goodchild, Toronto. Price, \$1.50.

MOST books of travel are rather dreary affairs; and the reason is that there is so little personality to them. They are little more than amplified and fluent guide books, than which there is no more dreary form of reading. And the rarity of really good books of travel is all the more astonishing in view of the interest of the subject as a rule, and the splendid opportunities for observation, humor, local color, and all the things which make for easy and delightful writing. How great these opportunities are. Mr. Price Collier has shown us in the present volume, for which all lovers of books of travel should be truly thankful.

It will be remembered that only a short while ago Mr. Price Collier published a book on England and the English "from an American point of view," a book which gave evidence of shrewd insight, good judgment, wide sympathy, and also considerable courage. Mr. Collier does his own thinking, and what he thinks he has the knack of saying in a vigorous and picturesque way which makes it stick in the reader's mind. And now Mr. Collier turns to India, China and Japan, and does for them what he did for the British—writes of them frankly, keenly and courageously, and the result is one of the brightest, cleverest, and most interesting books ever written about the Far East and its momentous problems.

People who take up Mr. Collier's book with the idea of finding a thrilling account of explorations in little known and dangerous territory, will be entirely disappointed. His is not a book of travel in that sense. He covers no ground that hasn't been covered and described hundreds and hundreds of times before. But where Mr. Collier's book differs from other works of travel, and where it is valuable, is in the fact that he was thinking and observing for himself all the time. He has something new and unexpected and suggestive to say about everything he saw, and the result is a book which is absorbing from start to finish.

Although it is somewhat difficult—and hardly fair to the author—to quote from such a book as this, a few passages may be taken to give the reader an idea of Mr. Collier's style and point of view. On the question of Indian representation in the government of India, he says:—

"It is not, and this is the crux of the confusion in most Western minds, that they are not ready for representative government, and for Christianity, but that they have no wish to get ready. They do not want them at all. We Westerners are exaggeratedly impressed with the superiority of our institutions, both secular and ecclesiastical. We believe that if only other peoples understood them they would adopt them. We spend millions, and many lives, in making them understand, and my personal opinion is that the more they understand, the further they are from adopting our institutions. Our points of view, our traditions, our moral and mental freezing and boiling points, are worlds apart. The Indians who have seen most of England, and the English, appreciate them least, and have no overpowering wish to copy English institutions or to become English. The Paris of Bombay, with no caste prejudices, who are on the friendliest footing with the English, who are an intelligent and intellectually superior people, are as much Zoroastrians to-day as though the New Testament were non-existent. The ideals of Christianity do not appeal to the great mass of the Eastern races, or not to be didactic, have not appealed to them thus far successfully."

Mr. Collier has little use for missions and missionaries, while paying a high tribute to some of the men who have devoted themselves to the work. "It has been suggested," he says, "that one reason there are so many heathen, is that missionaries so often illustrate in their own persons the unpleasant effects of salvation."

While in India Mr. Collier was the guest of the highest government officials, including the Viceroy, Lord Minto, and also of a number of the Indian princes, and his description of these visits form a most interesting and instructive part of the book. Among the best things in this volume of good things, is his sketch of the ideal Aide-de-Camp, and the story of the visit to Udaipur, which "is farther from the Bowery than any other place in the world." Of the ruler of this principality, the Maharana Dhiraj Singh, he says:—

"He is a conservative of the conservatives, this prince. He speaks no English, lives his own life, never leaves India, will have nothing to do with the new-fangled notions of the day, is an enthusiastic hunter of big game, has killed fifty tigers, besides panthers and other game, and has never been photographed while doing it, and is simple and dignified in his demeanor. There was an atmosphere of far-off, by-gone times on the terrace that afternoon. It was as though I had dreamed myself back into the Middle Ages. He and his customs and habits and opinions are passing away, leaving him a lonely figure in a fussy world, but he remains unmoved, unchanged, disdainful. Now as I look back and

fishery treaties. Part II. deals with the Canadian people and their social conditions, the American "invasion," the labor organizations of Canada, and similar topics. Part III treats of Canadian constitutional history, of our parliamentary system, of banking and currency, of revenue and taxation, of transportation, of means of communication, and of economic conditions in general. In Part IV the various forms of production are dealt with under the headings of agriculture, mining, manufacture and fisheries. The book is thoroughly illustrated from photographs, and is well written and arranged. Altogether it is about as useful and interesting a volume of the kind as has been published in some time. The author, who is Sec-

humor, and no understanding of a joke. He drank water and sucked lemons for dyspepsia, and fancied that the use of paper had caused a weakness in his left leg. He rode a raw-boned nag named Little Sorrel, he carried his sabre in the oddest fashion, and said 'oblique' instead of 'oblique.' He found his greatest pleasure in going to the Presbyterian church twice on Sundays, and to prayer meetings through the week."

Miss Susan Glaspell, whose new novel "The Visioning" is repeating the success of her first book, "The Glory of the Conquered," is one of the numerous and successful Middle Western writers. She was born in Iowa, and was graduated from Drake University, Des Moines. After two years of newspaper work, during which she "covered" State capital news at Des Moines paper, she took up graduate work at the University of Chicago, and began her literary career with a number of short stories. "The Glory of the Conquered" made so thorough a success that she was enabled to go to Paris to live, joining the American colony. When she returned to America, she took up a claim in Idaho, and in wild country forty miles from a railroad had something of a contrast to the life of the Latin Quarter.

In his new book of essays, entitled "Prejudices," Charles Macomber Flanigan sketches the careers of some dogs he has known. "Jiggers" was one of them. "Jiggers" was a dachshund who believed in the efficacy of prayer. When he wanted anything, he assumed the attitude and waited for results. If he was thirsty, one came upon him appealed to a washstand or a bathroom faucet. If he wanted a cracker, he was to be found, tired but patient, believing and erect, on his hind legs in front of the cupboard. Once in the country he longed for porcupine that seemed to him a congenial companion, and begged at the foot of a tree until the porcupine responded by coming down and shooting twenty-four quills into Jigger's lovely plush muzzle. It took a quart of ether, a surgeon, and a good many dollars to extract the quills.

All the writers who have begun as newspaper men declare that it was big city journalism that first gave them the heart-throbs of real life, and they usually pick out big fires, interviewing presidents, and covering wars or earthquakes as the particular stunts which inspired them. But there is one exception. Miss Edna Ferber, author of "Dawn O'Hara," declares that it was no much her important newspaper work in cities as her first years on a weekly in a small town which put her in touch with the motion of life, and gave her the material for the character of "Dawn O'Hara," who is a newspaper woman, too. Miss Ferber was called "the youngest real reporter in the United States," when at seventeen, she began newspaper work in Appleton, Wis.

"I generally think about a story for years before I begin to write," says Herbert Quick. "That is literally and absolutely true. I thought of 'Aladdin and Co.' for five years before I wrote a word of it. When I am satisfied that I have the story well worked out in my mind, I sit down at my typewriter and pound it off, that may be a prosaic way to put about it, but that is the fact in the case. After I have made the first draft, then comes the editing and the rewriting." Mr. Quick's formula of "poker, pound and polish" is quite in line with the best tradition on the subject.

The action of "Alice of Astra," H. B. Marriott Watson's newest romance, takes place in the little principality of Eisenburg, where nothing but the birth of an heir will prevent the succession from passing to Prince Albrecht of Suabia. An heir is born—but that is only the signal for the beginning of plot and counterplot, culminating in revolution.

Joe Muller, the creation of Augusta Groner and the first contribution of Germany to the group of great detectives in fiction, is the savior of the situation in Frau Groner's novel, "The Man With the Black Cord." Except in his ability to reach the heart of a mystery, Muller is far removed from the conventional sleuth.

William Romaine Paterson, the author of "The Old Dance Master," formerly wrote his novels under the pen name of "Benjamin Swift." Besides his fiction he is the author of several philosophical works. He is a graduate of Glasgow University, where he received his M.A. with honors in philosophy. He lives in London.

THE work of this "poet of the prairies"—a poet lariat, as it were—is typically western, in the sense that it is sincere, picturesque, frequently dramatic, rather crude, and extremely sentimental. Mr. Stead is a lesser Service, without Service's splendid vigor and mastery of the smashing phrase, but with a more kindly and also saner outlook. His book is interesting, and as he is still a very young man—or so I would judge from his picture—it may be regarded as an earnest of better and more carefully finished things to come.

"The Golden Land," a true story of Copping. Illustrated with 24 plates in color, by Harold Copping. Published by Hodder & Stoughton, London. Price, \$1.00.

THIS attractive and interesting book is a record of actual experiences by the author and his brother in Canada—principally in the Great North West, but also in Ontario. The book tells of the trip across the Atlantic in the steerage, the long journey across the continent to the Western provinces, their travels and experiences there, and stories they heard from settlers. The book is well written, and the tone is throughout optimistic and good-humored. The drawings by Mr. Harold Copping are of unusual merit; and they help greatly to make the book one of the best of its kind.

THE PATRICIAN, by John Galsworthy—A subtle story of the highest stratum of British society worth reading if only for its exceptional beauty of style.

MEMBERS OF THE FAMILY, by Owen Wister—Breezy sketches of the American West as known to a generation now passing.

THE UNKNOWN GOD, by Putnam Weale—A striking story based on a wide and first-hand acquaintance with Chinese life.

NONSENSE NOVELS, by Stephen Leacock—Delightful burlesques on prevailing fashions in fiction.

While a plumb-line may be straight, it is, curiously enough, not always vertical. Irregularities of density in the crust of the globe may produce this phenomenon. A remarkable instance in point was found in the island of Porto Rico, where the deviation from the vertical is so great that in mapping out the island the northern and southern coast lines, as shown in the older maps, had each to be moved inward half a mile.



MONUMENT TO WILLIAM CULLEN BRYANT.

This memorial to the famous American poet and journalist is by Herbert Adams and will shortly be unveiled in Bryant Park, New York.

remember India, he stands out easily as the first gentleman there, and upon the whole, the most impressive figure I saw in all the East."

Mr. Collier has the very greatest admiration for the British administration of India which he regards as benevolent, efficient, and the only means of salvation for India. At the same time he repeats more than once that it is unpopular with the educated classes of India, on account of "the arrogance, coldness, and selfishness of the Englishman." He points out, however, the difficulty of adopting any other attitude than one of cool aloofness.

For the Chinese Mr. Collier seems to have the greatest esteem for any Eastern people, and he predicts, as other shrewd observers have predicted before, that when China really awakens to the greatness of her resources and strength, there will be a "yellow peril" in deadly earnest. The Japanese he distrusts and doubts the greatness of their future. They are not big enough to play the hand that fate has dealt out to them.

One would like to go on quoting from this book, but considerations of space forbid. Enough has been said, however, to show that it is a book which no discriminating reader will overlook.

"The Dominion of Canada." A book of information, by W. L. Griffith. Illustrated from photographs. Published by McClelland & Goodchild, Toronto. Price, \$2.50.

THIS book is one of a series known as "the all-red series," the purpose of which is to make Englishmen familiar with the history, political and social conditions, industries and natural resources of the British colonies. Companion volumes deal with "The Commonwealth of Australia" and "The Dominion of New Zealand." But while intended for English consumption, such a book as the present volume should appeal to all Canadians who are sufficiently interested in Canada and Canadian information to desire a handy and well written and very complete account of the Dominion. Some idea of the wide field covered by this work can be gathered from a few of the headings in the table of contents. Part I deals with the history of Canada down to the present day, taking up such hotly debated questions as the effects of British diplomacy on Canadian interests in the matter of boundary and

humor, and no understanding of a joke. He drank water and sucked lemons for dyspepsia, and fancied that the use of paper had caused a weakness in his left leg. He rode a raw-boned nag named Little Sorrel, he carried his sabre in the oddest fashion, and said 'oblique' instead of 'oblique.' He found his greatest pleasure in going to the Presbyterian church twice on Sundays, and to prayer meetings through the week."

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All the writers who have begun as

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heart-throbs of real life, and they usually

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as the particular stunts which inspired

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Miss Edna Ferber, author of "Dawn O'Hara,"

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IN THE CLUB
THE CIGARETTE PAR EXCELLENCE
IS ALWAYS

PALL MALL

Ordinary Size
Ashling in London,
A quarter here.

H.M. The Kings Size
A long, after dinner smoke.
35¢ per package.



ADMIRAL TOGO ON HIS RICKSHAW.
The great Japanese admiral who was Imperial envoy to Japan by way of America.
—Underwood & Underwood, New York.

An Infant Prodigy

IT may be admitted that the father of an infant prodigy is entitled to a hearing on the subject of education, and this is especially true where he himself is an educationist, says the San Francisco Argonaut. He is entitled to a hearing, but not to an unquestioning acceptance of his theories. The attainments of the infant prodigy may be due to the parental training or they may not. They may even have occurred in spite of it. We do not know enough of the laws that govern genius to decide that point or to argue from effects back to their cause. In the meantime we can only listen respectfully and suspend our judgment until we know more.

These remarks are called forth by the strictures on the teaching profession that have been passed by Professor Boris Sidis. Professor Sidis is chiefly known as the father of a precocious child, now thirteen years of age, who has just completed his second year at Harvard University, to whom the Iliad and the Odyssey are known by heart, and who is "deeply" interested in the advanced work of classical philology. That these are facts there can be no question. They are matters of record, but when Professor Sidis attributes them to his methods of training, as he naturally does, we feel that we are on debatable ground. Genius—assuming that such a name can ever be given to mere intellectual attainment—is as old as the world, and is not usually associated with any particular training. Indeed it seems often to flourish where there has been no training at all, as in the cases of Joan of Arc, Napoleon, Lincoln, and a dozen others. It is natural that Professor Sidis should feel that he is responsible for the prodigies of his infant, but then we may remember that nonagenarians can always give precise formulas for longevity, usually different ones, and millionaires are equally skilled in compressing the secret of their wealth into a moral formula which they certainly never practised. Perhaps young Sidis would have been a prodigy in any case.

The method of the professor, so far as he outlines it in his latest published utterance, is simplicity itself. He says that there is a period in a child's life between the ages of five and ten when he is very inquisitive and asks all sorts of questions. That is true enough, and it may be said that the period begins before five and usually lasts after ten, and the questions are often very embarrassing. But they must be answered, says the professor. "Everything should be open to the child's searching interest; nothing should be suppressed and tabooed as too sacred for examination." But a different policy is pursued by the average teacher and the average parent. To quote once more from the proud father of William J. Sidis, "You are panic-stricken by the power of sunlight, you are in agonizing, mortal terror of critical, reflective thought, you dread and suppress the genius of the young." It is a serious indictment. One would suppose that if there is any grievance from which young America is wholly free it is that of suppression, and that if there is any tendency not yet apparent in young America it is a proneness to a habit of reflective thought. We do not

usually associate our ideas of the rising generation with an inclination to "critical, reflective thought," suppressed by the iron hand of parental or scholastic authority. It may be so in Boston, where Professor Sidis lives, but elsewhere it can hardly be said that suppressed intellectual activity is the keynote of our youth. There is no intellectual activity to suppress.

We are all interested in the remarkable son of Professor Sidis and well disposed to believe that his home training was exceptionally good. But the case is not yet conclusive. We must know a great deal more before we can finally accede to the theory that all boys, or even many of them, can be persuaded by any definite plan of education to learn Homer by heart or to be "deeply interested in the advanced work of classical philology." In other words, we want to be sure that we are not confusing the *post hoc* with the *proper hoc*.

The Chameleon Spider.

EVERY traveler that returns from tropical regions has extraordinary stories to tell of the strange mimicry of leaves and flowers by insects. Sometimes the purpose of the imitation seems to be concealment, and sometimes the laying of a snare to catch other insects. A curious instance of this was noticed on the Gold Coast of Africa by a member of a British scientific expedition when he stopped to examine a singular-looking white flower with a blue centre.

He found, to his astonishment, that it was not a flower at all, but a spider's web, and that the supposed light-blue heart of the flower was the spider itself lying in wait for its prey. The legs of the sunning spider, yellow mottled with brown, were extended in such a way as to resemble the divisions between the petals of the flower.

The web itself, very delicately woven into a rosette pattern, was white, and the threads that suspended it from the bushes were so fine as to be almost invisible. The whole thing had the appearance of being suspended in the air upon a stem concealed beneath.

When the scientist knocked the spider from its perch into a white gauze net his surprise was increased upon seeing his captive instantly turn from blue to white. Its former mimicry had been practised as a snare; now it was playing a similar game for the sake of concealment.

But the end of the performance was not yet reached. When the investigator shook his captive its body again changed color, becoming this time of a dull greenish-brown. Later he captured another larger specimen of the same species of spider, whose flower web resembled an orchid. This spider exhibited the same remarkable power of changing its color.

"Ben," said his friend, waking up from a reverie in which he had been gazing abstractedly at the shiny expanse of Ben's skating-rink-for-flies, "is there nothing you could do for your baldness?" Ben, by the way, is only forty. "No, lad!" he replied with decision. "Fifteen years ago I was courting strong, and I tried lots o' things. But about that time the Prince of Wales—Edward, you know—came to open t' new hospital,



TWIN BROTHERS

"Things equal to the same thing, are equal to one another."
—EUCLID.

Euclid did not smoke, but we may deduct from his philosophy that the DAVIS' "NOBLEMEN" CIGAR, and the high-grade "imported" cigar, are TWIN BROTHERS.

Because they are both made from the choicest Havana leaf, by skilled Cuban workmen. THE DAVIS' "NOBLEMEN" (2 for 25c.) is 50 per cent. CHEAPER because, being made in this country, it escapes the heavy duties which are imposed on "imported" goods.

Prejudices are something like the spots of the leopard—they are hard things to remove, but one trial of the "NOBLEMEN" will prove to the smoker that it is equal to any 25c. "imported" cigar on the market.

"NOBLEMEN" size 2-for-a-quarter. S. DAVIS & SONS, LIMITED, MONTREAL,
"PANETELA" size 10c straight. Makers of the famous "PERFECTION" 10c.
"CONCHA FINA" size 3 for 25c. Cigars.

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It is absolutely free from frills and freaks.

It's a common sense car for a common sense man.

It's so simple in construction that any man can run and care for it.

It looks strong and sturdy and it is.

It looks speedy and racy and it is—can do 40 or 50 miles an hour easily.

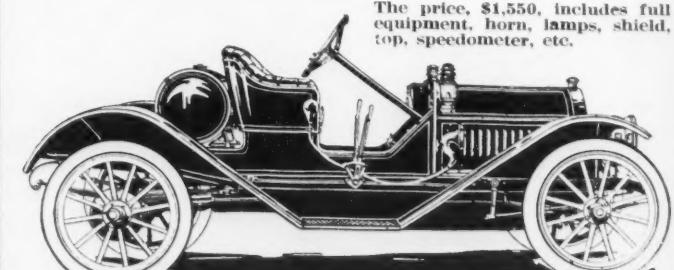
It looks big and roomy and it is—accommodates two big men with comfort—plenty of leg room.

It looks powerful and it is—will conquer the steep hills on high gear.

In fact it is a business car—one that will not only give you the service you demand, but one that will give you pleasure and satisfaction to own.

If you want a Dickey seat on the rear of this Warren "30," in place of the tank, you can have it without additional cost. But, come and see it—let us take you for a ride to show you its speed, its power, its roominess, its comfort, and its other points of merit. You will want to drive on the return trip yourself.

The price, \$1,550, includes full equipment, horn, lamps, shield, top, speedometer, etc.



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MR. E. R. HURST**

West End Garage, Abell Street, Queen West.

and I said to myself as soon as I had job, and save thy brass. If ther saw him liftin' his hat to t' crowd, was owt 'at 'ud cure a bald head 'Ben, my lad, tha can give it up as a they'd ha' cured his.'

New Train to Colorado
The Centennial State Special

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Radnor
WATER

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The ideal water for home use. Serve it on YOUR table.

PURVEYORS TO H. M. THE KING.

34

UNDERWEAR

At this season of the year you require a good supply of cool and comfortable fitting underwear. Our stock comprises the best makes, which we guarantee for fit and quality, such as Silli Lisle, Lisle, Linen, Mercerized Cotton and Nainsook, in sizes 26 to 52, and priced from \$1.00 to \$4.00 the suit.

DUNFIELD & CO.

22 King St. W.
Glen S. Case, Mgr.

102 Yonge St.
Gordon B. Dunfield, Mgr.

A Run Through the Post Office

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PEOPLE pop a postcard or a letter in a letter-box, think little more about the matter, and go away in the certain hope that the missive will reach its destination. The matter has become so commonplace that we rarely stop to think of the methods of handing the letter from the time we throw it away till the moment when it lies upon the breakfast table of the person to whom it is addressed. A visit to the General Post Office in London opens the eyes. There are so many rooms and so many employes that one begins to wonder how a letter ever reaches its destination at all.

The present buildings in St. Martin's-le-Grand are comparatively new, but they stand on the site of the ancient monastery whose name they bear, a monastery that once possessed the privilege of sanctuary where any thief, murderer or other variety of scoundrel was safe once he had placed his foot within the church doors. If the letters that pass over the same spot to-day could be opened and their contents revealed to the public, they would probably show upon paper the same blending of the good and the bad, the saintly and the vicious. In these new and ever-growing buildings, work of the most complicated kind is carried on, and only the highest degree of organization can possibly prevent everything getting into the most hopeless muddle. The work is, on a large scale, pretty much the same as is done in smaller offices throughout the kingdom, but here the magnitude of the task is appalling.

The letters as they arrive are dealt with on the ground floor of a big hall which is filled with tables. At each table there are eight or ten clerks. They are supervised by an overseer whose business it is to preserve discipline and obtain rapidity. The overseers are under a superintendent, and behind a glass apartment is another batch of clerks concerned with checking attendances and ensuring punctuality.

Each table is fed by a messenger. The packets, newspapers and large letters are placed separately. The ordinary letters are arranged in piles with the directed side uppermost. When these operations are over another messenger carries away the completed piles to be stamped. The "stamping" marks the day and the hour and cancels the postage stamp. It is performed by hand or by machine. Many different kinds of machines are employed, the speed of some of them being wonderful; hundreds of letters can be dealt with in a minute.

The next operation is "sorting,"—under such heads as "Railways," "Large Towns," "Badly Defaced," "Blind." The two first of these groups are then gone over again and divided up into various "Roads," which have some reference and likeness to the old coaching routes. Some divisions consist of a parent town with three or four others allied to it, a great deal depending on the population of the district in question. On the "Road" table further separation into towns is effected. As an illustration we may note that the Carlisle "Road table" receives and sorts the letters for Windermere, Ambleside, Carlisle, Kendal and a number of other places. Finally, the last sortings are all checked to prevent letters being delayed by being sent along the wrong road.

The ordinary letters are tied in bundles, put into a wicker work protector, and slipped into a mail-bag. The registered letters are dealt with in a similar way to the ordinary letters, but by a separate department, and at each stage the sorter has to sign an acknowledgment of the receipt of the letters. The registered letters are sealed up in a green bag, and placed with the ordinary ones in the appropriate mail-bag. When

groups. The Continental letters are sent for reclassification to their respective countries, but the Colonial letters are divided in London, and arranged according to towns and cities.

There is a resident doctor to attend to the bodily health of the huge staff employed. There are interpreters to assist foreigners in the transaction of their business, great shoots and lifts for dealing with the newspapers, pneumatic tubes for blowing telegrams and other messages through from floor to floor, and room to room, and a host of appliances and inventions for the facilitating of the rapid handling and transmission of postal material that fairly bewilder the beholder by their number, variety and ingenuity.

Breeding Buttons.

A GOVERNMENTAL biological station for the propagation of fresh-water clams will soon be ready for operation at Fairport, Iowa, a Mississippi River town located just north of Muscatine, the pearl button manufacturing centre of the United States. The station, the first of its kind in this country, or for that matter in the world, has been established with a view to the restocking of the depleted clam beds of the Upper Mississippi and its tributaries, so saving the pearl button industry from the rapid extinction which now threatens it.

Fifty button factories in the city of Muscatine and more than a hundred



The Novice (to the caddie, who has no faith in his employer's power to hit): "Mark it, boy, mark it! Don't stand staring at me!" —The Sketch.

tor sits in authority to deal with letters which are in various stages of dilapidation. Here on heavily laden tables are loose letters, labels without packages, packages without labels, and a bewildering assortment of all kinds of articles in a state of exquisite confusion. Bad wrappers are mended if possible; if not, they are replaced by new ones and re-directed, and the fact that this has been done is noted on the wrapper. When there is no mark left by which the destination can be determined the letter is sent to the Dead Letter Office there to await a claimant.

Another fascinating division is the "Blind" department where almost illegible and foolish directions are deciphered. This office contains directories of every conceivable description, and a set of officials who run down the persons to whom these apparently unmanageable documents are sent, with a skill and ingenuity that is little short of marvelous. A letter was once sent to George Augustus Sala with his photo, and the word England on the envelope. Another had a picture of some rye growing up over a gate, and got correctly to Reigate. One letter, the smallest ever handled, was written on the back of a penny stamp, and was duly delivered.

The London letters are sorted under special heads, of which the "Suburban" pile is further divided into districts, and last of all into "walks." A "walk" comprises the combined rounds of a batch of postmen varying in number from four to nine. The postmen of each walk perform the last of the sorting operations which is known as "setting in." A man takes up the letters according to the numbers of the houses. The length of time taken to complete delivery on any "walk" should not exceed one and a half hours, from the time of leaving the office. Owing to the extensive correspondence of some of the largest firms special mail-bags are kept for their use.

Many very curious things are and have been despatched by post. These articles include not merely inanimate dangerous objects like lucifer matches, and imperfectly packed glass bottles, but active offenders of human peace like bees and live lobsters. France has sent us frogs, and Germany sausages through the same means, while one enterprising gentleman in South Africa, despatched a stolen diamond as "Hosiery." Foreign letters are first divided into "Continental" and "Colonial."

others at different points on the Upper Mississippi depend upon the mussel beds of the Father of Waters and its branches, the Illinois and Des Moines Rivers, for their existence. During the past fifteen years these mussel beds have been ruthlessly fished out and carried away by the thousands of clam-diggers who make it their business through the spring and summer months to supply the factories with shells.

This rapid depletion of the beds has spread alarm among the button men, and they have turned to the government for aid. In response to their appeal an appropriation was made by Congress three years ago for an investigation, and Professors George Lefevre and W. Y. Curtis of the Zoological Department of the University of Missouri were employed by the chief of the Bureau of Fisheries to search into the life, haunts, and habits of fresh water mussels with the purpose of determining whether artificial propagation was practicable.

Their work was productive of such good results that the government a year ago authorized the establishment of a propagating station at Fairport with an equipment sufficiently large to insure the restocking of the mussel beds in a few years. The plant when completed will cover sixty acres of ground along the Mississippi. A laboratory, pumping station, and several cottages for the director and his assistants were erected last summer, and sixteen ponds for the brood fish and clams were made. These are supplied with running water from a reservoir which is filled by the pumping plant. Some successful propagation work was done last fall, and a good deal more will be accomplished this year, as the station is now much better equipped for work. Dr. R. E. Cocker is in charge.

The artificial propagation of clams is possible because fresh-water mussels are parasites upon fish at an early period of their existence.

The egg of the fresh water clam after fertilization is carried in a pouch in the gills of the female. There it develops into a microscopic creature called a glochidium. There are great numbers of these glochidia. When ripe they leave the brood chamber, and sink down to the bottom of the river. They are without power of locomotion and lie there and perish in the mud unless succor comes in the shape of a fish. If some member of the finny tribe chances to swim near enough, the glochidium may be carried to its gills in the water which the fish breathes in. Should this happen, the glochidium catches in the flesh of the gill, and remains there as

a parasite for a couple of weeks or sometimes even two or three months. During this parasitic period the glochidium develops into a clam. When Metamorphosis is complete it frees itself from the fish, and once more drops down to the river bottom, this time a duly formed mussel.

By bringing clams and fish together in the laboratory, Professors Lefevre and Curtis and Dr. Coker have demonstrated that fish may be made to grow clams for the government out of the rivers as well as in them, and in enormous quantities. Twenty-five thousand fish were successfully infected with clam glochidia at one time at the fish hatchery at La Crosse, Wisconsin, and freed into the Mississippi laden with a half-million clams. A single sunfish or bass no more than three or four inches in length will successfully carry one thousand glochidia to maturity.

The government has many fish hatcheries in the Mississippi Valley, where millions of young fish are kept annually. Let these fish be infected with clam glochidia, and when they are placed in the rivers the restocking of the clam beds as well as the preservation of the fish supply of the rivers will be accomplished.

Fish and clams are to be confined in great numbers in the ponds at the Fairport Station, and as fast as glochidium infection is accomplished the fish will be implanted in the river. A government boat specially built for the purpose will carry these fish hundreds of miles north and south of the station.

FOR A COMFORTABLE TRIP TO MONTREAL.

Secure a berth in a Pullman sleeper on a Grand Trunk train. The smooth roadbed, laid with 100-pound steel rails, together with the only double-track line, makes this the desirable route. Four Grand Trunk trains leave Toronto daily, the 9 a.m. and 10.30 p.m. being particularly attractive, the former carrying dining-car and parlor-library car to Montreal, also Pullman sleeper through to Boston; while the latter has five or more Pullman sleepers to Montreal daily (which may be occupied at 9 p.m.). Remember, the Grand Trunk is the only double-track route. Tickets, berth reservations and full information at Grand Trunk city ticket offices, northwest corner King and Yonge streets. Phone Main 4209.

A N intensely bashful young man was driving one evening with a young lady whom he had been calling on for some time previous. The stillness of the evening and the beauty of the scene around him inspired his courage, and sitting stiffly erect and with his face forward, he asked suddenly, "May I kiss you?" "Surely," she coyly replied. "Aw," he said, his face scarlet, and luring his horses to a run—"aw, I was only foolin'."

The Electric-Lighted Service is the Lehigh Valley route to New York, Philadelphia, and Atlantic City, via Niagara Falls. Leaving Toronto 4.32 p.m. and 6.10 p.m. Literature and further particulars call at 8 King Street East.

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Lounge Collars are made for you, in many styles and fabrics—may be worn with shirts to match or of other material. Look for trade-mark.

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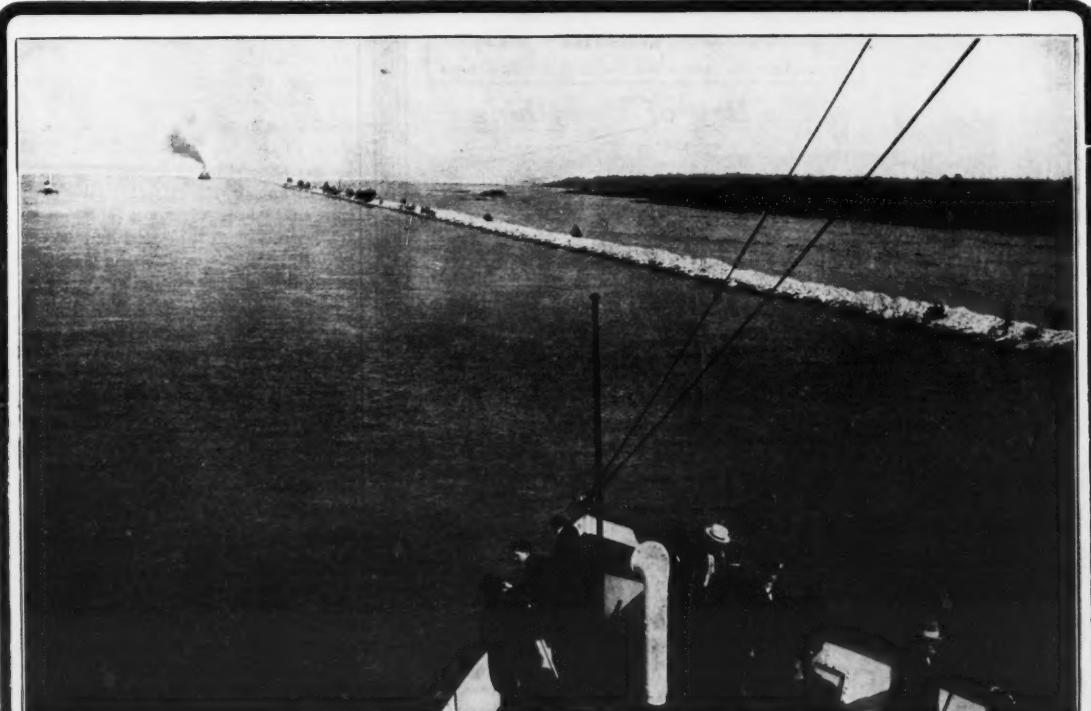
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Where the cool, fresh water breezes blow.

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You can travel Toronto to Winnipeg, and over half the distance by water, on one of the most luxurious fresh water boats afloat, in half a day longer than making the entire journey by rail. The rate is cheaper, including as it does meals and berth on boat. Boats leave Owen Sound daily except Friday and Sunday at 5.00 p.m. Special train from Toronto, 1.00 p.m. sailing days direct to wharf.



Tickets and all information, reservations, etc., at C.P.R. City Office, 16 King Street, Toronto. Phone M-6580.

R. L. THOMPSON, District Passenger Agent.



MOTHER-LOVE.

Victim (who has been tossed by cow with calf): “Rotten sentimental—Judge. I call it!”

Colonial Wit and Humour

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IT is sometimes said that all French jokes touch one subject, and that the standard English jests are the “mother-in-law joke,” and the “lodging-house meal joke.” About Australian humor, there is often refreshing variety and uncompromising bluntness; above all it never verges upon the border line of bad taste. The colonial mirth-maker goes straight to the point, nor “beats about the bush”; on the other hand, his funny story is often apropos of the “Bush.” Especially is this true of the healthy school of Australian poets, which flourishes in the Island Continent. One of the best known of these is Mr. A. B. Paterson, and, though a good deal of his verse deals with open air life “Down Under,” you can find a number of really funny touches in his “Man from Snowy River,” and his “Rio Grande’s Last Race.”

This is his conclusion of a story of a whist novice who, in excusing his bad play, urged that he feared there might be a “fourteenth trump” out against him!

“They buried him at dawn of day
Beside a ruined stump;
And there he sleeps the hours away,
And waits for Gabriel to play
The last—the fourteenth—Trump.”

Or again, how funnily he tells the tale of the thirsty and hard-up “sun-downer,” who comes to Walgett, by the riverside in the plain where “there isn’t a stone within fifty mile.” At Walgett the great joke is to persuade the guileless stranger to wager that he can throw a stone across the river; the natives lead this stranger on as usual.

“The yokels laughed at his hopes o’erthrown,
As he stood awhile like a man in a dream;
Then out of his pocket he fetched a stone,
And pelted it over the silent stream—
He had been there before—he had wandered down
On a previous visit to Walgett town.”

The “Sydney Bulletin,” a weekly paper with its motto “Australia for the Australians and bother anyone else,” is as familiar and as time-honored as our English Punch. Its treatment of political matters, its comments on society doings and its “Answers to Correspondents,” are marked by a perfectly marvelous outspokenness. It is impossible to imagine any British journal thus describing a prosy orator at Westminster!—

“Mr. Bruce Smith has been speaking on the address for about four hours and forty minutes, and a very, very weary House yawned like a railway tunnel with a hurricane blowing through it.”

Or again, there is no lack of plain speaking in “Joseph Ward, Maori-land’s Premier, returned from the Cold Country (England) showing signs of infection with the snobbery bacillus.”

Society is treated with the same untrammelled plainness. A local bride (who weds “a nice young man”) is referred to as “the eldest ewe-lamb of Mr. Keate-Hall,” and another local magnate’s daughters are “the Hordern batch”; while a loving couple is labelled “Mr. Tittell Brune and his much-worshipped missus.”

A few comments on Mr. A. J. Balfour may amuse English readers accustomed to more veiled methods: He “looked like a dissenting parson or a Quaker, with an almost basin-like thatch drawn back from his high bleak forehead. He yapped tiresomely and talked platitudes with any amount of vigor which couldn’t be mistaken for magnetic fire.” Not the most outspoken Radical journal

ing affected even by the physical condition of those who wear them. When a pearl becomes “sick” or “sad,” it is necessary to take measures to restore to it its former luster and brilliancy, and this is done in a number of ways.

One method is to boil the sick gem in fresh cow’s milk in which soap has been dissolved. When the gem has been boiled for a period of about fifteen minutes, it is taken out, rinsed in clean water, and dried with a clean white cloth. If the desired effect has not been obtained, the stone is again subjected to the boiling process.

Sometimes, when the above method proves unsuccessful and the expert turns to subject the gem to another boiling, another curious method is employed. There is procured a small loaf of bread, in which, before the loaf is baked, the pearls are laid, strung upon a silk thread; or they may be closely wrapped in a piece of gauze. The bread is then allowed to bake thoroughly, but not to become brown. When the loaf is taken from the oven, it is allowed to cool, after which it is broken and the pearls removed.

Pearls to be perfect must possess these special qualifications; first, they must be perfectly spherical, just as though they had been artificially fashioned; secondly, they must be slightly translucent and free from spots, specks, or blemishes; and thirdly, they should have the peculiar lustre characteristic of the gem.

Used to Kissing.

THEY were in a magnificently decorated room in the West End of London.

They approached each other from opposite directions. One of them was pale as a ghost, the other blushing red as a cherry.

Presently they met, and careless of the fact that dozens of eyes were watching them, they kissed each other.

The meeting seemed to bring them perfect peace, but alas, alack! they had scarcely been side by side twenty seconds when a man approached with fire of battle in his eye. With cool insolence he raised the stick he carried, and then—oh, horror!—he struck a sharp, quick blow, and the pale one was sent spinning several feet away.

The other neither screamed nor fainted. There was no heart breaking, no resentment, not even a murmur.

Billiard balls are used to that sort of thing.—Tit-Bits.

THE ONLY THROUGH PARLOR and SLEEPING CAR SERVICE TO OAK ORCHARD, KENNEBUNKPORT AND MAINE COAST POINTS.

Through parlor car for Maine Coast points leaves Montreal on C.P.R. 9.00 a.m. train, arriving above points same afternoon. Through sleeper leaves Montreal on 8.00 p.m. train. This provides the only through service, avoiding passengers making their own and baggage transfer one mile and a half between stations in Portland. Tickets, parlor and sleeping car accommodation, etc., C.P.R. City Ticket Office, 16 King Street East, phone main 6580.

R.L.N.—The notice reads that rejected contributions will be returned if stamps of any State accompany them. To accompany and to be gummed on like a drowning female clinging to a rock are two different things. If your host accompanies you to the door, that doesn’t mean that he gives you to the door.”

Just so!

Whoever “G. Scott” may be, he would feel, no doubt, that his returned jokes might have received more honeyed dismissal than “When you send along jokes, always remember to enclose the humor along with them. It really doesn’t make the letter any heavier.”

Thus writes the young man in the office to “R.B.” who has sent a political diatribe: “Your statement that ‘What we want is no taxation’ is wrong. The things we want are free board, lodging, clothes and amusement, and the abolition of death. What you want is a knowledge of spelling.”

“Blinker” has written to know if “a little thing” of his is likely to suit. Reply, “How in creation can we tell till we see it?”

“School girl” has forwarded her manuscript. “It’s a nice little essay, but we hardly know what to do with it. No demand for nice little essays.”

An Australian weekly requires no verbiage and says so. “C.A.C.—The cow and the motor collided, and you take 1,500 words to tell about it.”

The following essay on “Drink” was reported from “a school in the midst of Eucalyptus and Jumbuck”:

“To-day many people are in jail for committing suicide whilst under the influence of drink. Alcohol is a mocker. It biteth like a servant and stingeth like a hatter. Alcohol has an effect upon a medical man’s conclusions. Doctors say that the fatal cases are the worst and that the increased death rate from alcohol shortens lives. Some people think that the abuse of drink is right. Others take it as medicine.”

Treating Sick Pearls.

PEARLS, the most capricious of

all gems, are curiously susceptible to adverse influences, they be-



FOR A HOME LOCALITY that is healthful and beautiful all the year round, your attention is directed to West Point. Located just south of Stop 21, Lakeshore Road, this splendid property fronts on the Lake. Boating and Bathing are special summer joys here. When the city swelters in summer heat West Point is refreshed by cool and invigorating lake breezes. Lakeshore Road cars stop at the gates of the property, giving a good service to and from the city. A homesite bought here is wise buying.

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a fifty-foot frontage, and is deep enough for an admirable home, lawn and garden. From every point there is easy access to the lake front and its pleasures. General building restrictions of \$1,500 to \$2,500 guarantee a splendid class of residences here. Schools and churches are near. Stores are on the property. A water system is being installed. Electric light can be obtained. A cement walk is in front of the property.



BUY NOW while prices are as low as \$14 per foot and upwards, on easy terms. There are a few specially desirable water front lots left at a price a trifle higher. Improvements on the Lakeshore Road and in the street car service are constantly increasing the value of this property. Do yourself a financial favor and visit West Point at the earliest moment. The trip will be pleasant and profitable. Take a Lakeshore Road car from Sunnyside out to Stop 21; or phone us and arrange for a motor car trip. Sunnyside office, phone Parkdale 4025.

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is only for the wealthy. This is not so. True, this is a superior piano—the piano that has set the standard in piano building—the piano of the great musicians and people of culture. But anyone may become the owner of a Heintzman & Co., Piano—the price is within their reach, and reasonable terms for purchase may be made.

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Unclaimed Fortunes

WHEN people deposit money in banks they do so not only for convenience, but also for the sake of safety, most of them fondly imagining that so long as the bank lasts without "smashing" their funds will be secure and at their disposal, or in the event of their death, at the disposal of their executors and legal heirs within any reasonable time. In fact when a man has placed his money in his bank he generally believes that he has assured its custody as part and parcel of his property. This is quite right in a sense, but many people are unaware that if money is left in a bank untouched for six years it becomes the absolute property of the bankers.

Of course, if during those six years the customer adds to or diminishes his balance, or holds any dealings with his bank concerning his account he averts this danger. But there are many men—and women, too—who instead of confining their funds to one institution scatter their money about in various banks, refraining either from secrecy or neglect to inform their relatives or their business associates where the money has been placed.

The result of this is that sometimes even they themselves forget both the deposits and the banks, and in the event of their death their descendants are often left in complete ignorance of the existence or whereabouts of these funds. A good instance of this came up for discussion in the House of Commons some time ago. An old lady who was aware of the "six year limit" in order to keep her money safe made a point of visiting her bankers once every year and withdrawing the whole of her money—a small fortune. As soon as it was handed over she would immediately return it to the cashier declaring she was perfectly satisfied as to its safety. This practice was kept up for a long time, but some ten years ago the visits ceased and she was not heard of afterwards. Presumably she is dead, and if there were any heirs evidently they were in complete

ignorance of the deposit, which has now, of course, become the absolute property of the bankers.

For instance, it has been impossible to obtain any information as to what became of the well-known priceless jewels of Madame Du Barry, a famous French beauty of the time of King Louis XV. It was while she was the guest of the Duc de Brissac in the early part of 1791, that she received information that her chateau had been entered by burglars, who had carried off a quantity of her jewels. The police were immediately informed, and a reward of £5,000 offered for the capture of the thieves, who were eventually traced to London, and arrested while endeavoring to dispose of some of the stones to a London jeweler named Simon. Simon was paid the reward, and the jewels impounded, but although Madame du Barry was able to identify them and to produce evidence that they were the ones that had been stolen from her chateau she was unable to regain possession of them.

The British authorities, as the gems had been given to her by King Louis, expressed doubts as to her right to the jewelry, saying that they looked on it as the property of the French crown, and in the end the stones were ordered to be deposited in the bank until the question of ownership should be settled to the satisfaction of the British tribunals. The thieves were set at liberty on the ground that as the crime was committed on foreign soil the British courts had no jurisdiction.

Meanwhile Madame du Barry made great efforts to obtain possession of the jewels, and eventually took a house in London and tried to persuade influential Englishmen to take up her case. When the French Government decreed the confiscation of all the landed property of those who had fled from the country she hastened back to save her chateau, although warned that she was most likely going to her death. All her remaining treasures were placed in one of the London banks. On her arrival in France she was recognized as one of the hated aristocrats, thrown into prison, and afterwards guillotined, and to this day no one knows what became of her property, which was worth a fabulous sum. It may have been long since converted into hard cash, or it may even now be lying forgotten in the vaults of some old bank.

Monsters of the Deep Sea.
THE ocean water at depth of a mile or more is so dense, and its pressure is so great, that glass bottles forced down into it are crushed to powder, and tubes of metal are twisted and flattened out of shape. Yet living creatures inhabit these dense and heavy depths. From the underworld of the sea, where the pressure is two and a half tons to the square inch, the explorers' dredges bring up curious fishes, with bodies constructed with special reference to this environment of weight.

Their bony and muscular systems are not fully developed, the bones are permeated with pores and fissures. The calcareous matter is at a minimum, and the bones of the vertebrae are joined together so loosely that the larger fish often fall apart while being lifted out of the water. The muscles are all thin, and the connective tissues seem almost wanting. Yet these fishes are able to dart about and capture their prey.

It is another interesting fact that no light penetrates these ocean abysses—all below twelve hundred feet being total darkness—and this necessitates another adaptation of the deep-sea inhabitants. They carry lanterns, any of these deep-sea fish have special organs upon their sides and heads that are known to possess a luminous quality.

One of the largest of these deep-sea torch-bearers is a fish six feet long, with a tail dorsal fin extending nearly the entire length of the body. Along the sides of the body is a double row of luminous scales. One of the most ferocious of these deep-sea forms has a mouth full of teeth that protrude in a most forbidding manner. The fins are all tipped with flaming spots, while along the dorsal surface extends a row of spots that appear like so many windows through which light is shining.

The little fishes "called Bombay ducks" are luminous over their entire surface, and when numbers are collected together they present an as-

tonishing spectacle. Another species has a jaw so arranged that it can seize fish twice its size and easily swallow them. Its stomach has the elastic quality of India-rubber. It stretches to enormous proportions, and appears like a great transparent balloon hanging under the fish, and containing its prey.

The last expedition sent out by the Prince of Monaco brought to light some remarkable forms. The dredge off Morocco brought up from a depth of one and one half miles a fish that appeared to be all head or mouth. It

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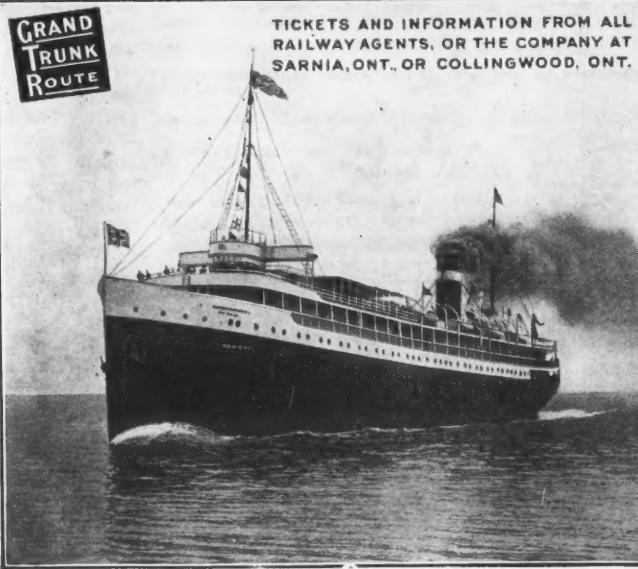
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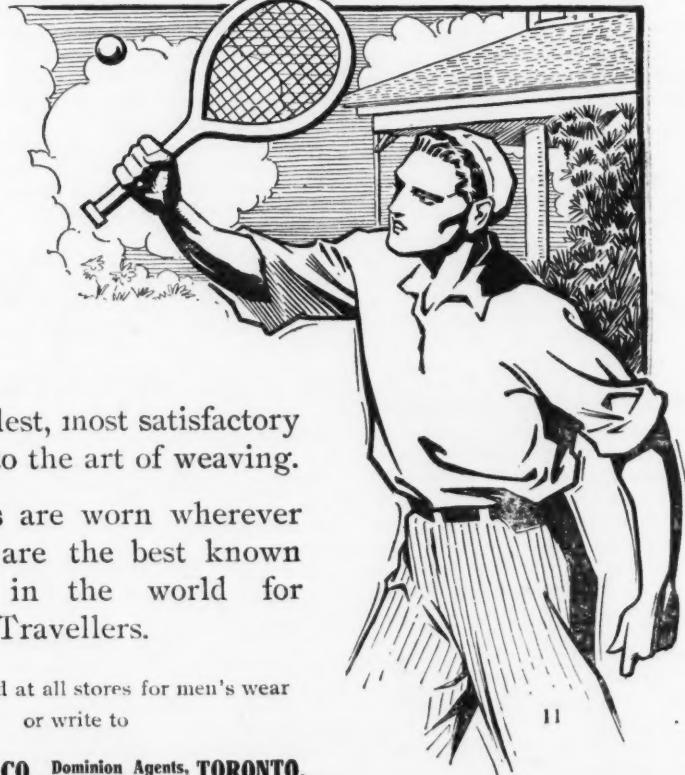
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tonishing spectacle. Another species has a jaw so arranged that it can seize fish twice its size and easily swallow them. Its stomach has the elastic quality of India-rubber. It stretches to enormous proportions, and appears like a great transparent balloon hanging under the fish, and containing its prey.

The last expedition sent out by the Prince of Monaco brought to light some remarkable forms. The dredge off Morocco brought up from a depth of one and one half miles a fish that appeared to be all head or mouth. It

was of small size, and the length of the mouth was about four-fifths of the entire body; so that, if the body had been severed behind the head, it and two or three like it could have been stowed away in its capacious pouch. It probably moves very slowly, scooping mud and ooze into its mouth, sifting out the animal parts and rejecting the rest.

Every preacher who occupies the pulpit at St. Paul's, in London, signs his name after the service in a book that is kept in the vestry, a book

which dates back to 1726, the earliest signature in it being "Edward Stillingfleet." This is for autographs one of the most valuable books in existence, as it contains the signatures of great numbers of eminent churchmen for nearly 200 years. Most archbishops, bishops, and clergymen of eminence preach at St. Paul's some time in their career.

Even the people who always expect the worst to happen may sometimes be disappointed.

FINANCIAL SATURDAY NIGHT.

32 PAGES
PAGES 17 TO 24

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Per Annum (In advance), \$3.

Whole No. 1232



J. C. M. writes as follows:

"I was much interested in your article on the water powers of Montreal, which appeared in Saturday Night of July 1st. "I particularly that the actual hydraulic power being used in Montreal at the present time is about 62,000 h.p., to which will shortly be added 12,000 h.p., and that the actual amount of steam power in use at nearly all can be estimated, is 110,000 h.p., of which the principal power company of the city supplies 10,000 h.p. The total amount of power at the present time used in the city would therefore be 172,000 h.p."

"These are all very interesting particulars to users of power both inside and outside of Montreal and I would ask that you would further add to the information by giving us some idea in your next issue of the cost of steam power as compared with water power in Montreal."

I UNDERSTAND that the Montreal Street Railway is in a position to develop the cheapest steam power in the City of Montreal, and that it costs that company \$32 per h.p. per year. For smaller factory plants the cost runs as high as \$150 per h.p. per year. There are a number of power companies in Montreal which use coal for developing their power. Among these is the Saraguay, situated back of the city, the Central Company, recently taken over by the Canadian Light and Power, besides which there are a few other small public companies. The Montreal Light, Heat and Power has an auxiliary plant and the City of Westmount has a municipal steam plant. I cannot say what the cost of developing power in these different plants is.

As compared with steam, it is estimated that hydraulic power is being sold in Montreal to consumers at from \$22 to \$50 per h.p., although I understand that the companies, by selling judicially, are able to realize much higher prices through an adjustment of day and night power in a way that is best known to the engineers. An idea of what it costs to develop hydraulic power may be gained from the fact that the Montreal Light, Heat and Power Company has a contract with the Shawinigan Company for hydraulic power at \$15 per h.p.

There is reason to believe that other hydraulic power developments which are going on, or are about to go on, will bear out the figure just mentioned. I am inclined to think that D. Lorne McGibbon, in his proposed Cedar Rapids plant, expects to be able to produce power as cheaply, if not cheaper, than the Shawinigan Company. It looks therefore as though the actual cost of delivering hydro-electric power in Montreal is, in some cases, 50 to 60 per cent. less than the cost of developing by the most economical steam plants.

The claim was made lately by an official of the Montreal Light, Heat and Power Company that the consumer in Montreal was getting his electricity cheaper than the Toronto consumer, notwithstanding the cut in rates which was brought about in the latter city by the competition from the Hydro-Electric Commission. This will be a little startling to those who recall statements made some years ago regarding the low price at which the Commission would be able to supply power, more especially when it is recalled that the Montreal Light, Heat and Power Company is paying 8 per cent., and will shortly pay 10 per cent. on its capital, which means that the earnings are largely over 10 per cent. Yet that capital itself largely consists of "hydro."

This whole question of hydro-electric power and its cost is of enormous interest and importance. To begin with, it is very difficult to determine actual cost, this cost varying with the cost of construction in connection with the power site, the distance of the power from the market, and the amount of power developed. The matter becomes even more complicated by what would almost seem to be an intentional act on the part of the companies in making quotations. Thus one company will quote certain prices which are subject to a large discount. Another company will quote lower prices subject to a smaller discount, and yet another will have a different basis of quotations altogether. Any statement concerning a comparison between the different cities in the matter of cost of power, therefore, is liable to be disputed, and it would be an exceedingly difficult matter to say who was right and who was wrong.

I shall make an effort some of these days to obtain an authentic statement of the cost to users of different quantities of power in different cities and towns, in order that comparisons may be established.

THE unclaimed bank balances in the Dominion of Canada have increased \$18,000 during the past year, the total amount of such balances being now \$638,411, against \$620,655 a year ago, according to a report recently issued at Ottawa. In addition to this, there remains unclaimed at the banks \$89,197 in unpaid drafts and bills of exchange, and \$3,555 in unpaid dividends.

As has been pointed out in these columns before, it does not seem altogether good business that these unclaimed balances should remain indefinitely in the hands of the banks. The mission of the banks is not to provide "dead houses," as it were, for wealth. It is doubtful if one instance could be shown where it was the intention of the individual to whom the balance is owing to make the bank a present of his wealth. He deposits it there for safekeeping, intending later to withdraw it. But the uncertainty of life is such that no man may say what an hour may bring forth. After depositing his money in the bank he may have gone forth and in an hour been laid under a sheet in the morgue. The deposit may have been made in such a manner that the rightful owner could not well be traced. It is easy to think of many circumstances under which, although the depositor's friends might be poor and needy, they would never know that they had a right to a very considerable sum of money held by a bank.

That something of this kind is constantly taking place is shown by the fact that there is now a total of over \$7,000,000 in the hands of the banks which was certainly not intended for them. Some of this represents money sent by Smith to Jones, and for some reason or other never claimed by Jones and never received back by Smith. Some of it represents dividends on stock, which dividends, for some reason or other, have not been drawn for many years by the person in whose name the stock stands, or by his relatives or heirs. Some simply represents balances on ordinary deposits, which no one ever claims.

What tragedy lies here? What unfortunate events, what accidents, what lapses of memory or loss of mind,

what press of circumstances, what foul deeds, it may be, have conspired to deprive these rightful owners of the \$700,000 which has thus automatically become, in effect, the property of those to whom it was only entrusted for safe-keeping. By intention it was originally a loan; by accident it eventually becomes a gift. Nor does it become a gift, even to the needy, but to the institutions which for the most part have no need of gifts.

AD the unspoken intent of the rightful owner or depositor been carried out, this question would not be up for consideration. As it has not been carried out, it would seem that instead of the banks having the right to retain possession of these balances they should revert to Government, and thus at least contribute to the interests of the public as a whole. In this manner the friends or heirs of the proper owner would at least be receiving benefits from property which might have been entirely theirs had the will of the owner been expressed, instead of remaining in the possession of the monetary institutions to which it was loaned.

It has been claimed that, inasmuch as the banks are responsible to the rightful owner should he ever appear and present his claim, they should continue in possession of the monies entrusted to them.

In reply to this, I would ask what would be the position of the rightful owner who applied for moneys deposited some years ago in the Ontario Bank, the Sovereign Bank, the Farmers Bank, the Bank of St. Hy-

Canadian must take into consideration the strong probability that whether or not they refuse to accept the proposals emanating from Ottawa they will have to accept those emanating from Washington. Not only that, but whatever action Canadians may take, there is at least a considerable probability that Washington will sooner or later go further in the way of scaling down duties than has been outlined in the Reciprocity Bill.

I mention these matters because, so far as I can see, the arguments offered in Canada against the reciprocity measure bear more on the results of the lowering of the American tariff than on the lowering of the Canadian tariff. The danger and injuries which are pointed out concern more that which the United States will take from Canada than that which Canada will take from the United States.

The question is: Has the Canadian tariff, high or low, to do with what the United States may take from Canada. It has been the act of the United States all these years which has kept her population from drawing upon Canadian products. By erecting a barrier in the shape of duties she prevented her citizens from purchasing those articles from us from willing sellers to the north of the boundary. By throwing down this barrier she removes the preventive measures which she herself established. Instead of buying one dollar's worth of Canada's products, she may then buy, let us say, two dollars' worth. She, therefore, becomes more than ever Canada's customer. This wheat, these apples, these forest and

THESE are just a few thoughts which I have tried to state fairly in order that readers may weigh them during the waiting period and act intelligently when the time comes. It is an old and true adage that facts are stubborn things. Denials do not remove them any more than the ostrich hides itself by shoving its head in the sand. In a few words, I think some of the questions are:

Will the United States adopt reciprocity, and if so will the predicted scaling down of the tariff take place anyway and Canada's natural products be largely placed on the free list?

If these American duties are scaled down by reciprocity or otherwise, is it true that it will prove a menace to Canada and will "drain" her of her resources? If it is true, can Canada do anything to offset it?

She can refuse reciprocity or adopt it, she can lower her tariff or raise it or leave it alone, or she can impose an export duty on products leaving Canada. These are the only alternatives, I think.

To leave the tariff as it is, is not taking action. Score that out as a question of action. To raise the tariff against imports from the United States would hardly affect the export of our products. Besides, what is the likelihood? Could we raise our tariff just now, and if we could how would it meet the situation?

If the lowering of the American tariff against Canada "drains" Canada and is the menace which we fear, would the lowering of the Canadian tariff against the United States "drain" the United States and menace it? If so, would this help us?

There is still left the imposition of an export tax on products leaving the country. Would this export tax be applied only against the United States or against all countries? If the former, it would undoubtedly be discrimination; if the latter, we invite trouble all round. Leaving that aside, however: Would it cause reprisals from the United States and other countries? If so, would our last stand be better or worse than our first?

Altogether, the lowering of the American tariff against Canada—which tariff we were wont in the past to speak of as unfriendly—will be productive of a most interesting situation and cause us to do some thinking and reconsidering.

Economist

\$100,000 for Good Will.

THE Dr. T. A. Slocum Company, Ltd., which recently assigned, files a statement of its position, showing that the company has \$55 cash and a nominal deficit of \$1,868.77. Had the deficit been much smaller, one would be inclined to wonder why the firm was obliged to fail at all. The assets amount to \$298,268.01 in the statement prepared by the company. This includes \$100,000 for good-will and \$112,986 for advertising. If the good-will of an insolvent company which has never paid a dividend to all its shareholders since it started business, is worth \$100,000, it would appear that the difference between a going concern and one in liquidation, is nothing at all because in its statement issued before there was any thought of winding up, the Slocum Company placed good-will at a valuation of \$100,000. So far the shock of liquidation has not apparently affected the "good-will." Captious critics might also suggest that the process of including the money spent for advertising in 1906-7-11, amounting to \$112,986, among the assets of a concern in liquidation, is also going some. The publication of this statement may have a semi-pernicious effect on certain of our mine promoters. If they should take a leaf from the Slocum book, defenceless shareholders may in the future find themselves poring over a year-end financial statement something as follows:

HOLLOW HUSK GOLD MINE, LTD.	
Assets.	
Ore in sight and just out of sight	\$100,000.00
Cash in bank	3.75
Depreciation on plant	10,000.00
Good will of miners	50,000.00
Spent in display advertising announcing various "strikes"	10,000.00
Barrel of nuggets, near-nuggets, bull-quartz, and bull-con literature (say)	5,000.00
Receipts from shipments	70.00
Freight on shipments	200.00
	\$175,273.75
Liabilities.	
Capital stock	\$100,000.00
Bills payable	10,000.00
Wages due and overdue	230.00
	\$110,230.00
Surplus	65,043.75
	\$175,273.75

Your directors have decided in view of the flattering position in which we find ourselves, to declare a 10 per cent. dividend, which will be paid as soon as possible.

Diamond Vale Disturbance.

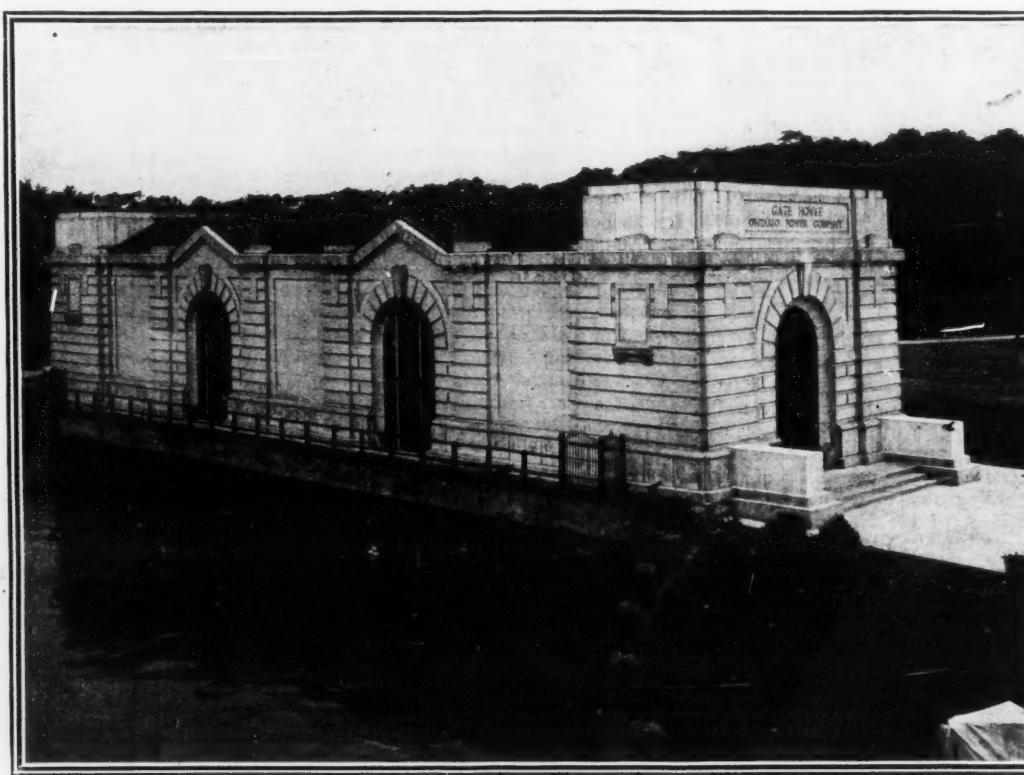
A STORMY meeting of the shareholders and directors of the Diamond Vale Collieries and Diamond Vale Coal and Iron Mines was held at Vancouver last week, says the Vancouver News-Advertiser. The meeting was in connection with the proposal to institute an investigation into the affairs of the companies. Two directors were present holding proxies from Mr. T. J. Smith, who controls \$607,000 of the stock, and shareholders from all over the country, some having come from as far as Salt Lake City, representing stock to the value of \$240,000. One of the directors was in the chair, and when the shareholders declared in favor of an investigation, he refused to consider the motion, forcing the meeting to adjourn.

This action on the part of the director roused protests from the shareholders present, who were practically unanimous in favor of closing up both the companies. The directors had control of the situation, holding with their proxies the majority of the votes.

Immediately upon the adjournment the shareholders held an indignation meeting. At this meeting two resolutions were passed, the first demanding that both the companies should be wound up, and the second to bring action against the directors of the company for conspiracy and fraud. The shareholders intend to proceed against the directors immediately on the last charges and the necessary legal steps are already being taken.

At one time there was more or less Diamond Vale stock held in Ontario. Not so long ago the stock was a regularly called issue on the Standard Exchange.

The stock is quoted around 3 cents a share on the Vancouver Mining Exchange.



GATE HOUSE OF THE ONTARIO POWER CO. OF NIAGARA FALLS, ONT.

Unverified report has it that Sir William Mackenzie, who recently purchased the Toronto Electric Light Co. to compete with Toronto's municipal electric light and power service, may go still further and buy out the Ontario Power Co. The latter corporation, whose chief stockholders are Americans, supplies the Hydro-Electric Commission with power. If Sir William secured control, the same might not possibly affect the contract between the Ontario Government and the Ontario Power Co. Yet even that document, perused by legal minds, might possibly be found to be defective. So far the report of the Mackenzie acquisition is denied.

cinthe, the Bank of St. John, or a number of other dead ones? You must admit that he would stand a much better chance of having his property restored to him had the Government taken it over from the banks. His intent in depositing his wealth would be much more correctly interpreted were the Government itself to assume the trust after a certain lapse of time.

These balances, so far, in Canada are exceedingly small. In Eng and they are one hundred times as large, the unclaimed bank balances there amounting to \$60,000.00.

The British public is consequently deprived of a very considerable revenue, which, in default of a more definite ownership, is most rightfully theirs.

In Canada, another enormous source of unearned wealth to the banks is that derived through bank notes, which, because of loss or destruction or other reasons, are never turned in for redemption. The amount of such notes enrich the banks in the same way as the balances just described. The bank has issued notes promising to return to the bearer their face value. As the bank would not issue them without having first received value for them, this value, also, is a trust or loan to the bank and the notes are simply an acknowledgment and a negotiable promise to pay such amount back to the bearer who ever he may be. It is clear that whenever these notes are lost or destroyed the rightful owner cannot enforce his claims against the bank, and the bank retains possession of the wealth against which the note was issued. Every big fire is consequently worth hundreds and perhaps thousands of dollars to the banks in destroyed bank notes.

In the present revision of the Bank Act, it seems to me that these are all matters which Mr. Fielding could take into consideration, and if there does not already exist some provision of the nature advocated he should make a move in that direction.

IT is now definitely stated that the United States will have adopted the Reciprocity Bill by the first of August next. Even though this prediction is not fulfilled, it does not require a great amount of prescience to see that, whether or not Canada "has reached the parting of the ways"—according to the much quoted statement—the United States has certainly reached the parting of the tariff way. It may or may not be that politics will prevent the adoption of reciprocal measures in the United States and Canada, but it seems practically certain that the United States has turned the corner in the matter of tariffs, and that from this forward revisions will be downward. It may even be that a thousand and one occurrences may take place to delay these revisions; but the man who would count upon this and ignore the present trend of events simply stamps himself unfit to deal with the problem at all.

mineral products will then go to customers in the United States as freely as to any part of Canada. In fact, they may go even more freely, because thousands of consumers in Canada are situated a thousand miles from the producer, whereas tens of thousands of consumers in the United States are situated almost within hail of the Canadian producer.

These are not arguments for or against reciprocity, because the situation exists aside from reciprocity. This is a mere recital of facts which a denial by insular men and politicians will not remove and which will surely force themselves upon our consideration within another twelve months. The question is, what will or what can Canada do? Can she by a refusal of the reciprocity measures prevent the United States from lowering her tariff for her own advantage?—because it is not disputed by anyone that the United States has only her own interest in mind. Can we, even if we actually wanted to, prevent closer trade relationships with the United States or with any country which wants to throw down her bars and trade? How would you propose to do it?

The only possible measure that Canada can take, so far as I can see, is to put on an export duty, and if there is one thing more than another which would demonstrate our utter economic insanity, it would be to adopt such a measure. Suppose that Canada should take such action. What would be the reply?

I cannot say how the United States would reply, but I can tell you how she could reply. She could put an export duty on corn—and I have a mild idea of what would happen the Canadian live stock trade in such a case. She could put an export duty on cotton coming to Canada—and once more the result would certainly not be relished by Canada. She could put an export duty on a thousand and one things; but what would probably appeal to the average man more than anything else would be the fact that she could put an export duty on anthracite coal.

What I want to impress upon you is that when parish politicians orate so patriotically (as they think) about the iniquity of permitting foreign countries to drain Canada of her resources, you might just preserve your mental equilibrium by considering the extent to which Canada drains other countries of their natural resources. The natural resources of all countries—of the world—are for the use of people in the world. Many countries have, at one time or another, adopted measures to prevent the draining of resources which were of special value to them, but it is doubtful if any country has ever done so effectively, and if she has she probably got herself into trouble either politically or economically. No country has a monopoly of natural resources. What she contains is for the consumption of her own people and to provide them with something which they may exchange with other countries for what they contain.

CARRIAGE FACTORIES BONDS

This corporation is an amalgamation of several old established concerns which have been well and favorably known to the Canadian public. The corporate existence of the separate companies has been maintained and each carries on its business as a separate institution but under the direction of the Executive of Carriage Factories, Ltd.

The following companies took part in the consolidation:—The Canada Carriage Co. of Brockville, Ont.; the Munro and MacIntosh Carriage Co., Ltd., of Alexandria, Ont.; the E. N. Heney Co., Ltd., of Montreal, Que., and the Tudhope Carriage Co., Ltd., of Orillia, Ont.

The average net earnings of the combined plants for a number of years back have been several times the sum required for bond interest, and it is estimated that the present earnings of the company are about seven times the amount required for bond interest.

There are but \$500,000 of bonds issued and they are mostly in the hands of permanent investors. The bonds are in denominations of \$500 and \$1,000.

We have a limited amount of these 6% bonds (interest semi-annual) for sale at 100 and interest, and will be pleased to give further information upon request.

Emilus Jarvis & Co.
(Members Toronto Stock Exchange)
JARVIS BLDG., TORONTO

Chief Office for Canada, Toronto.
ALFRED WRIGHT, Manager.



IRISH & MAULSON, LIMITED,
Chief Toronto Agents.

THE GUARANTEE COMPANY OF NORTH AMERICA
HEAD OFFICE - MONTREAL

Resources Over \$2,000,000
Claims paid Over 2,000,000
No Claims in Suit

BONDS OF SURETYSHIP

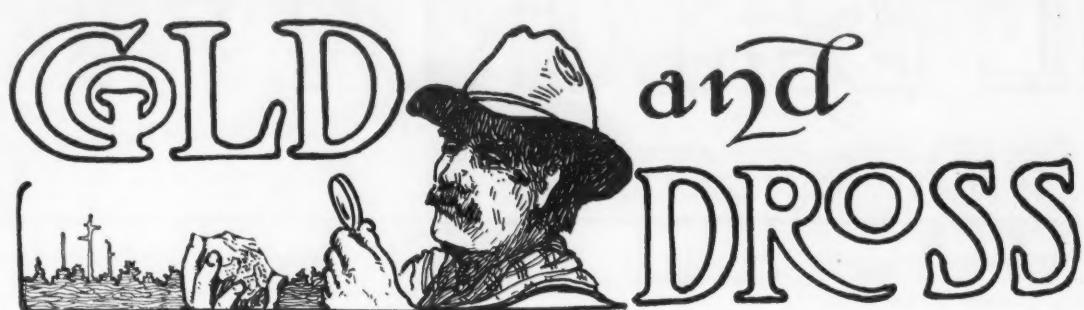
This Company, established in 1872, was the pioneer in introducing corporate suretyship on the American continent and its bonds are accepted by the leading Banking, Railway, Commercial and Financial Corporations in the United States and Canada, many of which guarantee with their entire staff.

F. H. Deacon & Co.
Bank Stocks
Solid—Conservative

Owing to the tremendous growth of the country, which the banks have naturally got to share in, these shares have always been favorites of the conservative investors. The better class of them do not yield a high return, but dividends are being increased from time to time and the shares are gradually working to a higher level. Our letter on these stocks shows that they return the investor from 4% to 6%.

A request will bring you this letter—there is no charge. You are placed under no obligations of any kind. Our letter for this period is now ready.

F. H. Deacon & Co.
Members Toronto Stock Exchange
Investments
97 Bay Street, Toronto, Canada



Editor, Gold and Dross:

Toronto, July 5, 1911.

Having \$200 that I can afford to speculate with and willing to take a chance in Porcupine, which would you advise me to buy? Should I do so? Can you recommend a reliable broker?

R. B.

Get in touch with Heron & Co., 16 King street west, Toronto. If you want some real optimistic dope on Porcupine, read the Toronto World.

G. R. P., Toronto, sends in an advertisement of the Standard Grain and Stock Exchange, Chicago, published in a Montreal paper, relative to the sale of "puts" and "calls." This is, of course, the rankest sort of a gamble. It's got horse-racing on a merry-go-round track and poker at a dollar limit beaten a mile. Who ever sells a "put" or a "call" merely bets you that wheat will not go down or up a specified number of points within a specific time. Of course, not a bushel of wheat is either bought or sold in the transaction. It's another form of bucket-shop gambling and has upon occasions brought down upon it the heavy hand of the law. A newspaper that will promote this sort of gambling by advertising it should be well ashamed of itself.

Editor, Gold and Dross:

Could you kindly give me some information regarding the Colchester Coal & Railway Co., Ltd., of Nova Scotia; head office either Parrsboro or Truro, N.S.? Is their property of any value? Have they ever paid a dividend? Who is the president, etc.?

J. A.

So far as I know, this company has not paid any dividend. The officers are: President, Samuel Williams, Moncton, N.B.; Vice-Chairman, S. C. MacIntosh, St. John, N.B.; F. W. Winters, Moncton; Directors—George Hopkins, Springfield; William Youlds, Kentville; Thomas Williams, Moncton, and William Christie, of the same place. The capital stock of the company is \$1,000,000. The company has apparently done but little mining, their output for last year being, I understand, some 1,500 tons. A letter addressed to the secretary-treasurer should elicit further information for you.

The Winnipeg Saturday Post is hot on the trail of the North American Bonds Co. which is attempting to unload its land near Wainwright, Alta., on the public at fancy prices, having named their subdivision "Central Park." The Post points out that a large advertisement of this company containing many erroneous statements, appeared in the Toronto Globe. When the falsity of the claims contained in the wording was pointed out to Lawrence M. Delbridge, president of the North American Bonds Co., he made the usual explanation that the "errors" were inserted by his employees, agreeing, however, to correct them. The Post says in its June 24th issue:

Apart from the palpable fabrications which the advertisement contains, its general tenor is not such as one would expect to appear in a paper edited by the Rev. J. A. Macdonald. Its scriptural references as applied to coaxing hard-earned money out of the aged does not appeal, one word limiting, to a journal of the high principles and reverence for the sacred character of the Scriptures which might be looked for as the result of the editorial labors of a minister of the gospel. The advertisement starts out as follows:

At the Last Day What are You Going to Do?

At the first glance this reads like the opening sentence of a report of a revival meeting; but further examination elicits the information that it is merely an introduction to the notification that the last day of a gambling proposition put on as an advertising stunt by the North American Bonds, Ltd., is approaching.

The scriptural references do not cease here, however. Further down in the page advertisement is the following gem of thought:

"The greatest question, and the one which most deeply concerns mankind is, 'What shall I do to be saved?' It is a question which applies to life here and hereafter."

This is merely an introduction to the thought that by buying a lot in Wainwright "Central" Park a man may provide against the rainy day "which is sure to come."

Our jails are too small to hold all the subdivision crooks that ought to be inhabiting them.

The land liar is at it again. The Vancouver, B.C., Sunset says:

Enterprising real estate promoters are trying to whet the jaded appetites of local speculators with piquant propositions which would be best left alone, or at any rate carefully investigated. This week the advertising columns of the Vancouver press are being liberally used to advertise a wildcat subdivision near Red Deer, Alta. It is named for promotion purposes, "Red Deer Heights." This subdivision is located a mile from the nearest boundary of the town of Red Deer and the intervening land is covered mostly with wolf willow and other brush. If Red Deer should become a town of about five times its present size this land might be worth, with mineral rights, \$100 an acre instead of the thousand dollar rate being charged for it now. The town of Red Deer is a good one and growing, but a town would have to spread with seven-league boots to anticipate the values asked for in the Red Deer Heights subdivision. At present there are not half a dozen houses within a mile of it and as the town is growing in an opposite direction the future of this particular subdivision is anything but rosy. Such a proposition can do anyone any good, except the promoters. It hurts Red Deer and it is doubtful if an investor in the lots will ever realize anything on them. It is either a good proposition to leave alone or to write to the Red Deer Board of Trade and ask for information about.

Christopher Columbus, as a discoverer, ranks very high, but if one contrasts his single, if useful, performance with the discoveries of wealth made in Porcupine almost daily now by the Toronto World, it must be admitted that Chris. is outclassed. From the vantage point of his high eyrie of a writing desk the energetic World man goes down twenty feet and cuts through a gold vein as easily as the ordinary man slices a lemon—no, a melon. Any one that cares to drop into the World office at almost any time in the day may see this wonderful process going on. And next day the readers of the mining column—or rather pages—of the World reap the benefit. It is a very interesting occupation, even if it adds very little to the wealth of the world.

The New York Curb says:

Advertisements of the sale at auction of the assets of a defunct "get-rich-quick" concern include the names of the said firm's customers. In other words, at the head of the list of "assets" is placed the "sucker" list. Thus, it may be seen that if you become a "sucker," your very name and address becomes an asset of the financial pirate.

A name in a "get-rich-quick" promoter's office does

The Gold and Dross Department is deluged with communications, the writers of which have failed to sign their names and give their addresses. No attention can be paid to such communication. Your name and address is a necessity, not for publication, but as a matter of good faith.

The output of the Transvaal gold mines during the month of May exceeded all records, being 685,591 ounces, with a value of £9,918,742.

not represent a man or woman, but becomes a commodity, and is carefully indexed according to a value placed on it by the promoter.

In a "get-rich-quick" factory names, like hogs in the stock yards, are sorted and classified under various captions. The first, "easiest—would bite at a piece of red flannel." Next, "very easy—you've got to play these." Then, "just easy—use good live bait." Again, "fair prospects—must nurse with great care." Finally, "good, if carefully handled—sometimes want a gold knob on a cellar door."

It is not all surprising that the receiver of the defunct firm in question places the names of the customers or "suckers" at the head of the list of assets. For it is a well-known fact that selling names is a distinct and well-organized business of the fake stock promoters.

If you deal with the financial "freebooter" you are on the "sucker" list. You are classified like a hog. The promoter has your number, and the list is open to any one who will buy it.

Hale-McLeod Oil Company. This concern is one of the propositions whose stock was offered first in New York City by the Standard Securities Company, an A. L. Wisner enterprise. Wisner, whose name is familiar to Gold & Dross readers, was arrested some months since by United States Government agents for using the mails to defraud.

It is just questionable whether the Hale-McLeod Company acted directly or otherwise through Wisner & Company. Owners of the oil company say Wisner secured a block of stock elsewhere from the company and offered it for sale. It is difficult to get a real line on what shape the Hale-McLeod concern is in, but the stock is plainly of a very speculative nature.

With a great blare of trumpets appeared a full-page advertisement in The Winnipeg Telegram of June 19, 1911, announcing to all and sundry that every one who in the past had lost money in the crash of savings banks, oil companies, mine companies and what not, still had a chance left to double their money. "Opportunity," the cognomen at the bottom of the advertisement, announced that he had a plan whereby anyone could become wealthy without working. It appears that "Opportunity" is T. C. Ansell, Financial Adviser of Winnipeg, Manitoba. As financial adviser, my opinion is he is a very bad one.

Those who answered the display advertisement—certain newspapers in Winnipeg and elsewhere in the West will print anything, apparently, to get the money—received a large wad of printed matter from Mr. Ansell, in which that gentleman elaborated his plan. He repeats that will double your money, and in his opening sentence he states: "I further claim that the security I offer you is that the most conservative banks in the east will loan (YOUR) money on." As it matters, far Ansell is swinging a company to buy up certain ranch property in the vicinity of Winnipeg, and he knows, or if he does not, he is a very unlearned "Financial Adviser" that the banks do not loan money on real estate, even when owned outright by the would-be borrower. Banks are not allowed, by law, to put their funds into real estate in the way of making advances. Ansell knocks the savings banks, he poohs 5 per cent. interest, he recites the names of banks that have failed within recent years; he points to people who have become millionaires through real estate deals, and he says that the banks do not offer one-tenth as good security as he proposes to do. All of which reminds one of the strain in which our friend of the blind pool wrote his advertisements. The bagful of printed stuff Ansell sends through the mails contains a post card, which itself savers also of the blind pool tactics. It invites the investor to fill in on the card the amount of money he wishes to put into the scheme. The sanest people will consign the card to the waste basket.

Editor Gold and Dross:

Dutton, Ont., June 29, 1911.

Will you please answer through "Gold and Dross" the following—

1st. What are the differences between stocks, bonds and debentures?

2nd. What is the meaning of, say: "Price to yield about 5 per cent?" And "Price 102, and interest?"

3rd. What is the meaning of debenture "Due May 1st 1941"?

4th. I have (\$1,000) one thousand dollars a year to invest. What would you advise? Is there anything as safe as first mortgages on farm property, that will yield better returns?

"STUPID."

There are many different classes of bonds, but in the main bond differs from any other form of security a company may issue in that with each issue of bonds made the company subscribes to a trust deed in which is specified certain tangible property which is mortgaged to the bondholders. A first mortgage bond—which is so styled on its face—is secured, therefore, to a much greater extent than a gold bond, a debenture, a preferred stock, or a common stock which rank in security in the order in which I have named them. A debenture is simply a promissory note issued by the company, but it again ranks first before a preferred stock because it is accepted as being a company obligation. As a rule there is no mortgage executed connecting the debenture bond with the property. Income debenture stock is a charge on the income of the company only. If the company's income is not sufficient to pay the debenture interest after the bond interest is satisfied, the income ceases from this form of stock. Preferred stock is specified to have a preference in dividend payments over the common stocks, but it has no preference over the bonds or debentures. Some preferred stock is preferred as to assets only and not as to dividends. To an extent both the bondholder and the debenture holder and the holder of preferred stock is a creditor of the company, whereas the holder of common shares simply becomes a partner—for better or worse—in the enterprise being conducted. Common stock is not secured at all, —a way a bond is, and consequently it is the most speculative form of security.

(2) Take the instance of a bond issued at \$100. It is to pay interest to whoever holds it, at the rate of seven per cent. per annum. After the bond is issued, the market price rises to 102. Any person buying at 102 would receive interest at the rate of seven per cent. on \$100 only, and not on \$102, which is the amount he would have to put up to obtain the seven per cent. Consequently his \$102 purchase would not yield him seven per cent., but only 6.82 per cent. "Price 102 and interest" means that you will pay \$102 for your bond, but in addition you will have to pay to the purchaser the interest due. The interest you thus pay will come back to you, as holder of the bond, from the company which issued the bond. If "no man buy it from continued to hold it, the company would pay him direct.

(3) Every debenture has a certain number of years to run. At the expiry of that time, the prescribed sum must be paid over to the holder. Many debentures which are bought at say \$8 to par, are redeemable at 105 at the end of a fixed period of time. The company maintains a sinking fund to pay off such at maturity.

(4) Secured with the aid of a first-class legal man I know of nothing better. I may say I like the 6 per cent. bonds now being put out by the William Davies Company as being first-class to provide a fixed income.

The Massey-Harris Company, which bought control of the Johnston Harvester Co. of Batavia, New York, plan to double the capacity of the output there.

To relieve the high water in the lake, which had done damage and threatened much more, the Dome Mines, Ltd., Company dynamited and destroyed two of their dams, built at a cost of \$4,000.

Capital \$4,000,000 Reserve Fund \$8,000,000 Total Assets \$62,000,000

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We have for sale and recommend as a high-class speculative investment a few lots in Welland South—adjoining the industrial section of Welland—the Birmingham of Canada. Welland has secured a new industry every 60 days during the past two years, an unequalled Canadian record. For a short time only we can offer a few choice lots at from \$90.00 each up, which should double in value within a short time. For further particulars write

CANADIAN GENERAL SECURITIES CORPORATION
LIMITED
39 Scott Street, Toronto

We recommend for investment the 6% first mortgage bonds of THE SPANISH RIVER PULP AND PAPER MILLS, LIMITED
PRICE \$8 AND INTEREST
In 1910 the net earnings of the Company, after making provision for depreciation and bank interest, were sufficient to pay the bond interest 3 1/2 times over. Through the operation of a sinking fund of 8 per cent. per annum, commenced in 1910, the bonds are redeemable at 110 and accrued interest by annual drawing, or by purchase on the open market at a price not exceeding 110 and interest. Exclusive of its timber concessions in Ontario, which have an area of 6,000 square miles, the fixed assets of the Company, including plant, buildings, water power and development, have been appraised at \$2,489,684, nearly twice the amount of the bond issue. Further particulars will be furnished upon request.

PLAYFAIR, MARTENS & CO.
Members Toronto Stock Exchange
14 King Street East, Toronto.

The Powder Combine. We were not surprised at the decision of the United States Circuit Court declaring the Du Pont Powder Co. a combination in restraint of trade. From a legal standpoint the only thing about the case which surprises us is that the company in view of the nature of the facts established, has decided to appeal. Probably it is thought that profitable business under the old regime can be carried on pending the affirming of the decision by the Supreme Court, a questionable policy, both as to honesty and expediency. The evidence indicated wilful and persistent restraint of trade, committed in such a way as to draw the attention of the Government at the very beginning of the anti-trust campaign in the Roosevelt Administration. In rendering its decision ordering a dissolution of the company, the Circuit Court closely followed the lines laid down by the United States Supreme Court in the American Tobacco case, providing for reconstruction after dissolution of the offending corporation. The effect on legitimate business of such decisions should be reassuring. It is clearly shown that combinations which do not unreasonably restrain trade are not under the ban of the law. If they were there would be no provision for reconstruction, but on the contrary, rigid measures would be taken to circumvent the possibility of reorganization. A business conducted in accordance with the spirit of the law not only has no reason to fear the operation of the statute, as now interpreted, but will find in it a protection from other combinations which would resort to unfair and illegal means to stifle competition. At Chicago true bills were handed down in the lumber trust cases, and here, too, if the Government can prove half the things which have been alleged, dissolution of the existing organizations will probably be ordered. But business hereafter will not be disturbed by the institution of suits, unless it should happen that proceedings were ordered on insufficient ground, as at the instance of

We have just issued our
**JULY BOND
LIST**
containing particulars of
bonds to yield from 4%
to 6%.

A copy mailed on request.

A. E. Ames & Co.
A. E. Ames H. R. Tudhope T. Bradshaw
Investment Bankers

TORONTO CANADA

**Investments
FOR
July Dividends**

We have just issued
a new bond list contain-
ing full particu-
lars of a number of
High-class Canadian
Municipal Debentures, which combine
the requisites of
safety and good in-
terest return.

Copy Mailed Upon Request.

Wood, Gundy & Co.
LONDON, England
TORONTO, Canada

Carriage Factories Limited

**Preferred Stockholders' Dividend
No. 4**

NOTICE is hereby given that a divi-
dend of 13 per cent. for the quarter
ended 15th July, 1911, being at the rate of
7 per cent. per annum on the paid up
Preferred Stock of this Company, has
been declared, and that the same will be
paid on the 31st day of July to the Pre-
ferred Shareholders of record on the said
15th of July, 1911.

By order of the Directors.
W. F. HENRY,
Secretary.

**DESIRABLE
INVESTMENTS**

Bonds of old established Canadian
Industrial Concerns, with assets
considerably in excess of bond issue
and earning interest on same many
times over, are regarded as a de-
sirable investment. We can offer
bonds of such a concern to yield
an income of 6 per cent.

**J.A. MACKAY & CO.
LIMITED**
160 St. James St., MONTREAL
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**INVESTMENT
BONDS**

Write for our invest-
ment list with Special
Offerings of highgrade
Corporation bonds.

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Bond Co., Ltd.**

TORONTO MONTREAL
Royal Bank Bldg. Merchants Bank Bldg.

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A General Stock Exchange Busi-
ness Transacted.
Investment Securities a Specialty.
Reports on any Canadian or Ameri-
can Securities furnished on
application.

Our Weekly Circular of Thurs-
day, July 6th, gives an analysis of
the position of

**Rio de Janeiro Tramway,
Light and Power Co.**
Copy mailed on request.

Ottawa Granby Kingston
Sherbrooke Sorel

MONTRÉAL FINANCIAL

**SILVER AND GOOD WISHES
FOR MR. GEORGE HADRILL.**

MONTRÉAL, JULY 12TH, 1911.

In order to get a cabinet of silverware, all you have to do is to serve acceptably twenty-five years as secretary of the Montreal Board of Trade. Then the members of the executive and the past presidents of the board will read you a nice little letter of congratulation and hand you a mahogany cabinet about 2 ft. x 1 1/2 x 1 ft., weighing 50 lbs. or more, full of silverware, spoons and knives and forks of such variety of use and beauty of design, that you will need a book to tell you what to do with them and a butler to look after them for you. Then the expense will only have begun. You will want all your friends to come to visit you so that you may impress them, and by the time you get through paying the bills for the wine and the feasting your cabinet of silverware will have you on the verge of the bankruptcy court and you will be anathemizing doubly your long and faithful service which resulted so disastrously.

It is not in the light of a curse that Mr. George Hadill regards the casket of silverware which *Sentiments* are given him upon the completion of his first quarter-century of service as secretary for the Montreal Board of Trade. The secretary is extremely proud, both of the

years of age who carry their years so easily. He possesses unusual qualifications for his position which calls for a display of diplomacy, tact and social qualities, as well as for purely business ability.

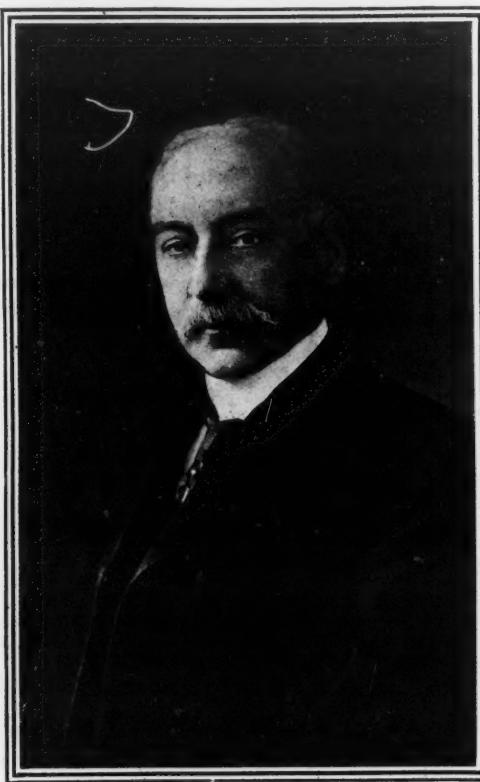
As these are duties which the average business man knows little enough about, it may well be imagined that the board, for the most part, is very well pleased to leave the principal details in Mr. Hadill's charge.

That the Montreal Board of Trade is recognized as one of the largest, most influential and most important organizations in Canada is due not only to the ability of the various officers who have served on its board, but perhaps more particularly to the ability, tact and courtesy of its secretary.

The granting of a C.V.O. to Mr. W. R. Baker, Secretary of the Canadian Pacific Railway, was a *W. R. Baker* nice recognition given at Coronation Gets a C.V.O. time of his services, performed more especially during the visit of the Duke and Duchess of Cornwall and York in 1901. Upon this occasion, Mr. Baker, as representative of the Canadian Pacific Railway, had charge of the Royal tours throughout Canada. The present King was so well-pleased with the manner in which Mr. Baker discharged his duties that when the latter was on a visit to England, recently, he was accorded the favor of a private interview by special command of the King. This was supplemented by His Majesty conferring upon him at Coronation time, the title of Companion of the Victorian Order.

Walter Reginald Baker is an Englishman by birth. He was born in York, and is now close to sixty years of age, the day of his birth, being May 25th, 1852. He has, however, been in Canada since he was thirteen years of age, so that, honorable as the claim may be, he can hardly call himself an Englishman in the accepted sense. He began his business and transportation experience in the steamship business, becoming an employee of the Allan Line of Steamships at an early age. He was still only twenty-one when, after eight years of service with the Allans, he resigned to take the position of Local Freight and Passenger Agent at Ottawa, of the Canada Central Railway. He filled this position satisfactorily for about a year, when he abandoned the transportation business to take up governmental work at Ottawa. This was in 1874. From that year till 1879, or thereabouts, he was private secretary and A.D.C. to the Earl of Dufferin, who is still spoken of in Canada as having been one of the best Governors General the Dominion ever had, and as having served with much *claret*.

Mr. Baker seems to have had a penance for what, for want of a better term, might be called "functions"—court functions, or whatever they might be. Possibly it may have been this which accounts for his five years out of the transportation business, although, whether in the transportation busi-



George Hadill.

congratulatory address and the package of cutlery, only it is hard to say which he regards most highly. With most of us, the silverware would get the preference. It has a real existence, and at a pinch could be boiled down and converted into silver bars or even into coin of the realm, if one had access to a few nice dies or moulds. Hadill places a high value on his box of silver, so high a value that he keeps it locked up in a safety vault downtown rather than take any chances on having it carried away from his Dorchester street residence which, during the dog days, is almost deserted for the more pleasant Laurentian Mountains. Nevertheless, he places a high value also on the sentiments expressed by the officials who made him the presentation, and although silver cutlery will be the cause of much satisfaction at the many little dinners which he presides over, the congratulatory address will be with him always and can never be an object of attraction to those who break through and steal.

Mr. R. Watson Reford, the first vice-president of the board, read the address congratulating Mr. Hadill upon his long service and more especially upon the tact and ability which he had ever displayed in performing his many important offices.

Reference was made to the many changes which had taken place during the quarter of a century since Mr. Hadill had become secretary. Among these was the fact that during that period he had co-operated with no less than twenty different presidents. During that time he had exhibited the rare quality of single-hearted devotion to duty and had even given first place to the interests of the institution. Especially was this the case during the trying period following the destruction of the old Board of Trade building by fire and the uncertainties preceding the final arrangements for the erection of the new building, as well as the anxieties during construction.

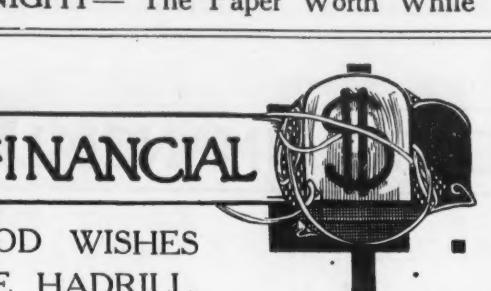
Mr. A. J. Hodgson an ex-president of the board, referred to the ability Mr. Hadill had shown in the meeting of the Chambers of Commerce of the Empire in Montreal, and he hoped that the secretary would be with the board to celebrate his golden jubilee.

Mr. W. J. Gear, another ex-president, recalled that while Mr. Hadill had been secretary for twenty-five years he had really been connected with the Board of Trade for thirty-four years, he having spent nine years under the previous secretary, Mr. Patterson.

Mr. Hadill made a suitable reply.

It is now some thirty-seven years since Mr. Hadill first came to Canada, although it was not Hadill's Strong until three years after his first arrival that he entered the service of the Montreal Board of Trade, he having spent two years of the interval in England. Three years after he joined the Board of Trade he was made assistant secretary. This was in 1880. He filled this position for six years, and upon the death of the former secretary succeeded to his position.

He is an Englishman by birth, having been born in London in 1848, but there are few men of sixty-three



W. R. Baker, C.V.O.

**OPPORTUNITIES FOR THE RE-INVEST-
MENT OF MATURING SECURITIES
AND JULY DIVIDENDS**

Our QUARTERLY LIST of BOND OFFERINGS just published gives complete description of a selected range of GOVERNMENT, MUNICIPAL, CORPORATION and INDUSTRIAL ISSUES.

An investment may be had of \$100, \$500, or \$1,000 denomination—income yields as high as 6 per cent.

Each issue offered has been thoroughly investigated for our own purchase, affording the small and large investor like benefit in choosing a desirable security.

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CORPORATION-LIMITED**
TORONTO. MONTREAL. LONDON. ENGLAND

**THE
ROYAL BANK
OF CANADA**

INCORPORATED 1869.

Capital Paid-up	\$6,200,000
Reserve and Undivided Profits	\$7,200,000
Total Assets	\$95,000,000

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Fifteen Agencies in Cuba and Porto Rico.

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68 William Street.

BUSINESS ACCOUNTS CARRIED UPON FAVORABLE TERMS
SAVINGS DEPARTMENT AT ALL BRANCHES

**The Merchants' Bank
of Canada**

President — Sir H. Montagu Allan
Vice-President — Jonathan Hodgson
General Manager — E. F. Hebborn

Capital	\$6,000,000
Reserve Fund and Undivided Profits	4,999,297
Deposits Nov. 30, 1910	54,719,044
Assets Nov. 30, 1910	71,600,058

108 BRANCHES IN CANADA.

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Canada Starch Co., Limited

6% 1st. MORTGAGE GOLD BONDS

Due October 1st, 1930 Interest 1st April and October.
Subject to redemption at 110 and accrued interest after
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Price—101 and Accrued Interest.

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CHARTERED ACCOUNTANTS (Scot.)

QUEBEC BANK BUILDING, II PLACE D'ARMES, MONTREAL

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MONTREAL	NEW YORK	PITTSBURG	ST. JOSEPH
WINNIPEG	PHILADELPHIA	CHICAGO	ST. PAUL
GLASGOW	WASHINGTON	MILWAUKEE	MINNEAPOLIS
LONDON	KANSAS CITY	SPokane	
	NEW ORLEANS		

BOSTON

Capital in Mexico.

Ernesto Madero, Minister of Finance, has outlined the policy of the new Government with regard to foreign corporations investing in Mexico. He says there is no disposition to hamper their work or curtail in any manner the rights and privileges granted to them under Mexican laws. They now stand, so far as the Government is concerned, exactly where they did in the last Administration. Mexican capital rests on identically the same basis as foreign capital. There will be no laws passed with retroactive effect to take away rights now existing.

In dissolution the Standard Oil Co. of New Jersey is expected to be replaced by separate companies, embracing the various subsidiaries.

Marwick, Mitchell & Co., Chartered Accountants, of Scotland, have

Imperial Bank of Canada

DIVIDEND NO. 84

Notice is hereby given that a dividend at the rate of twelve per cent. (12%) per annum upon the paid-up capital stock of this institution has been declared for the three months ending 31st July, 1911, and that the same will be payable at the Head Office and branches on and after Tuesday, the 1st day of August next.

The transfer books will be closed from the 20th to the 31st July 1911, both days inclusive. By order of the Board.

D. R. WILKIE, General Manager.

Toronto, June 28, 1911.

When Travelling
CARRY YOUR FUNDS IN Travellers' Cheques
ISSUED BY THE

Dominion Express Company

When Remitting
TO ANY PART OF THE WORLD USE
Dominion Express Company
Money Orders
AND
Foreign Cheques

TORONTO CITY OFFICES:
48 Yonge and 1330 Queen West

BRITISH AMERICA
ASSURANCE COMPANY
(Fire Insurance)

Head Office, Toronto
Established 1888
Assets, \$2,022,170.18

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Selling Campaigns
HAVE you an article of merit
that has big selling possibilities
if the public and the dealer
can be rightly interested? We
plan selling campaigns that, if
carried out on our lines, make big
sales possible. Our plans give immediate profitable results.

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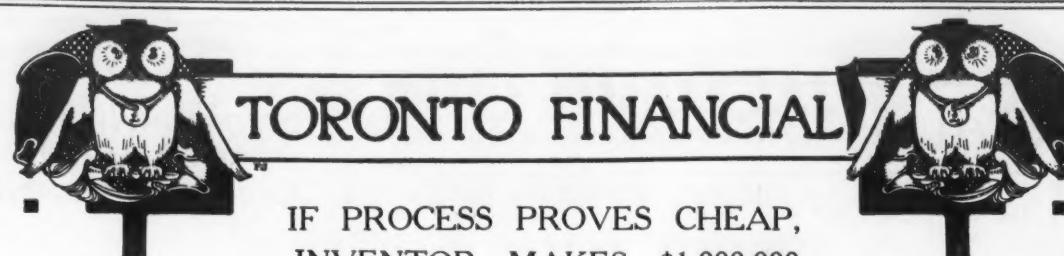
OUR JULY LIST

Municipal and Corporation Bonds yielding

4% — 7%

Mailed on request.

CANADIAN DEBENTURES CORPORATION
LIMITED
Home Bank Building
TORONTO, ONT.

IF PROCESS PROVES CHEAP,
INVENTOR MAKES \$1,000,000.

TORONTO, JULY 14, 1911.
ON Wednesday of this week a young man with a cinder in his eye signed an agreement that, if luck holds, will net him in the neighborhood of a million dollars. The gentleman using the pen is a dentist, and the party of the second part who inscribed his signature to the same document is Sir Donald Mann, partner with Sir William Mackenzie in the Canadian Northern Railway and other projects. The chap with the *Chance to Make* inflamed eye and somewhat grimy hands is Dr. J. S. Island, President of the Island Smelting and Refining Company, Ltd. Under the agreement Sir Donald binds himself to form a \$10,000,000 company, to pay over \$1,000,000 a year for five years to the shareholders in return for which he takes over three-quarters of the capital stock of the Island Smelting & Refining Company, which he will then own and control.

Dr. Island is thirty-four years of age. He was born in Orangeville, Ont., with a leaning towards science. Before he had emerged from the bareleg stage he had a laboratory equipped in his home and was deep in the shallows of chemistry, so to speak. Later on he came to Toronto. His thirst for chemical research was still active, but the money market with him was stringent, so he started in to learn dentistry. He graduated in 1900, and opened an office at Gerrard & Parliament street where he soon gained a large practice. Every day when the last patient had wobbled out of his office, the dentist would hurriedly sneak away to another room, which was fitted with all the paraphernalia of the assayer and chemist. There he would mix queer colored acids and liquids which produced non-aromatic smells, and he did other stunts which kept him cheerful, even if it took a lot of money to keep up. About five years ago when the Cobalt mines were at their height, there was more low grade ore being thrown out the back windows than there was good ore going to the smelter. At the present day in Cobalt and at all other camps there are hundreds of thousands of tons of low grade silver, copper, gold and other ores the cost of smelting which is prohibitive. There is immense wealth tied up in these dumps throughout Canada and the United States, but it costs more to smelt them than the value they contain. Even cyaniding runs away with too much money. Dr. Island tackled the problem of reducing these low-grade ores. He thinks he has done it. He made his first experiments in intervals between filling teeth, and in the silent hours of the night, when most good people were asleep. Low grade ores are composed of 70 per cent. of insolubles, and it requires a flux costing \$15 per ton to make them run. What the dentist was after was to hit on some process by which he could make soluble salts out of the metals.

He pegged away until the neighbors began to inquire why his lights burned all night, and *Produced Horrible Smells*. what those horrible odors were that began to permeate the neighborhood. The dentist took one step forward after another, till he began to lose interest in filling teeth and sent in drawings and specifications to metal factories. When he had convinced himself that he had solved his problem, he rented an old factory at Brock Avenue, and got a few friends interested in a syndicate. They all put up a certain amount of money, but this was soon eaten up in experiments and in paying for castings. Things looked blue. Then Dr. Island sold one of his shares for \$5,000 and turned the second \$5,000 over. One evening a year or so ago he gathered the syndicate in the old factory, shovelled some low grade ores into his ore crusher, and then through his other machines, and took the product out from the other end. It was a proud evening for him, and a very exciting one for the syndicate.

Some time since a young man named Stewart was in Toronto from Seattle. Some one told him of the stunts Dr. Island was doing with low grade ores, and he went out to the plant. Stewart was interested in mining and he knows Sir Donald Mann. He visited Sir Donald in his offices, and told him what he had seen done up at the Brock avenue place. The railroad magnate listened patiently, offered Stewart a cigar, and told him to forget about the Island thing, that he hadn't time to bother with it. Stewart smoked, and later on brought up the subject again. He nagged away at Sir Donald until finally the latter threw a collection of lead, zinc, gold and other ore into a bag, called for his motor car, and he and Stewart whizzed out to the plant. There was no arrangement made beforehand but when he understood who his visitor was Dr. Island got his plant in shape, and threw the ores into the proper receptacle Sir Donald—he was then still D. D. Mann, without the title,—sat on a big casting, smoked silently and watched. At the expiration of several hours Dr. Island placed in his hands a number of crystals. Dr. Island was attired in working clothes, with hands and face grimy. D. D. Mann took a look at the crystals threw away his cigar and said:—

"Who will I do business with?"

Neither Sir Donald, nor Dr. Island nor anyone connected with the company doubts but what the metallurgically inclined dentist has hit upon a new method of reducing low grade ores. But whether the process is as cheap as it ought to be to make it a commercial success, has yet to be demonstrated. Dr. Island thinks the cost will be low, and so does Sir Donald but unless it proves to be cheap, the deal is off. If the process proves economical, Sir Donald Mann will control an invention which will net him millions of money. If the cost of using it is prohibitive, Sir Donald drops it and Island goes back to fill teeth. But both of them are satisfied in their own minds that Island will never fill another tooth. To put it shortly, in the Island process the crushed ores are mixed with water in the tanks to the consistency of cream, the mass being kept stirred constantly by a propeller device. Then Chlorine gas and sulphur dioxide gas which have been made in a special generator devised by the dentist are mixed right with the ores and makes them soluble. That is the whole

secret. The rest of the process would take much space to describe and to the layman would be uninteresting.

BANKERS, financiers and business men have been eagerly awaiting the publication of the United States Government crop report, and coupled with that, the report showing the condition of copper. When the crop report was given out by the Department of Agriculture, the stock market showed the influence of the *Record Cotton Crop Yield*. somewhat bearish figures by selling off. The condition of winter wheat on July 1, was 76.8, as compared with 80.4 on June 1, 85.5 for 1910 and a ten-year average of 81.4. Previous estimates of the condition of spring wheat had been 76 or 77, whereas the government report puts spring wheat at 73.8. The condition of corn at the same time was two points under the general estimate. The feeling of disappointment caused by the government figures was offset to some extent by the better showing in the copper situation, and also by the fact that since July 1, up to which the government figures run, there has been rain pretty generally in the crop districts which have proved beneficial to the grains. There is one crop in the United States the extent of which tickles the sunny south, this being the cotton crop. Official estimates made from Washington two weeks since placed the probable yield at 14,425,000 bales, which would be a record production for the United States. That yield would have exceeded the record production of 1904 by almost one million bales. Allowing a cut down by reason of drought, and it still seems probable that a record cotton crop of 14,000,000 bales, worth approximately \$420,000,000 will be handled this year. This item, of course, means a lot of ready money in the South this season, but the South does not depend on the cotton crop for its prosperity to nearly the extent it did in former years. The South is fast developing its manufactures. Its railroad facilities are being greatly improved, and its yield from farm products and mines will be the best in its history.

At this period one is apt to hear the statement reiterated, especially in a reciprocity conversation, that the United States as a nation of great producers from the soil is going behind. It might be just as well for all and sundry to remember that Canada's wheat crop last year was under the value of \$100,000,000, while the United States receipts from cotton alone this year will be upwards of \$420,000,000. N.H.

What Leading Stocks Yield.

Amelius Jarvis and Company, Toronto, give the dividend yields on some of the leading stocks, as follows:

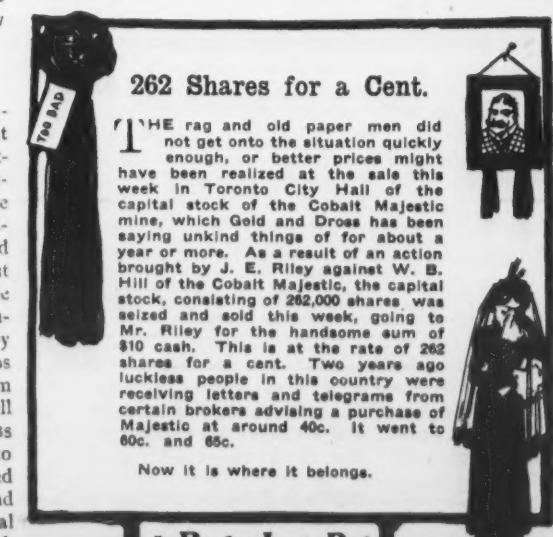
STOCKS.	Price About	Rate %	Yield About
Preferred—			
B. C. Packers, "A"	89	7	7%
B. C. Packers, "B"	95	7	7%
Burt, F. N.	118½	7	5½%
Canada Cement	84	7	8%
Dominion Iron	105	7	6%
Dominion Coal	110	7	6%
Mackay	74	4	5%
Maple Leaf	100	7	7%
Penmans	84	6	7%
Rogers, W. A.	110	7	6%
Sawmills—Massey	90	7	7%
Common—			
Canadian General Electric Co.	105	7	6%
Canadian Pacific Railway	238	10	4½%
Consumers Gas	194	10	5%
Dominion Steel Corporation	58	4	6%
Duluth Superior	82	5	6%
Mackay	90	5	5½%
Sao Paulo	178	10	5%
Twin City	108	6	5½%
Rio de Janeiro	111½	5	4½%

Corporation's Strange Attitude.

THE annual report of the Montreal Light, Heat and Power Co., states that with the reductions in the price of electric light and power made by the company from time to time, the prevailing rates in Montreal for electricity compare very favorably with any city, irrespective of size, in America, and in instances of some of the larger cities in the United States the rates for like service are materially lower; likewise as regards gas, having regard for the fact that oil and coal for generating gas must be brought long distances. Notwithstanding the adverse factors the directors observe that "it will be the object of your directors, consistent with good service, to further reduce rates as conditions warrant." They also declare that it has been a privilege and a pleasure to make the several reductions to which attention is called. We do not recall having seen a similar expression from directors of such companies in the United States, but possibly there have been such and they have escaped our notice.—Financial World, New York.

The Grand Trunk Railway plans to build another line to Ottawa.

Business failures in Canada the first six months of this year totalled 961 with defaulted liabilities of \$6,492,736. During the same period last year there were 761 failures with liabilities of \$7,629,259, and in 1909 there were 881 failures with liabilities amounting to \$8,335,725.



262 Shares for a Cent.

THE rag and old paper men did not get onto the situation quickly enough, or better prices might have been realized at the sale this week in Toronto City Hall of the capital stock of the Cobalt Majestic mines, which Gold and D. Mann have been saying unkind things of for about a year or more. As a result of an action brought by J. E. Riley against W. B. Hill of the Cobalt Majestic, the capital stock, consisting of 262,000 shares, was seized and sold this week, going to Mr. Riley for the handsome sum of \$10 cash. This is at the rate of 262 shares for a cent. Two years ago luckless people in this country were receiving letters and telegrams from certain brokers advising a purchase of Majestic at around 40c. It went to 60c. and 65c.

Now it is where it belongs.

R. I. P.

Hon. W. Gibson, President.

J. TURNBULL, Vice-President and General Manager

BANK OF HAMILTON
Head Office, Hamilton, Ont.

Capital Paid-Up \$ 2,750,000
Reserve and Undivided Profits 3,250,000
Total Assets 40,000,000

TORONTO: 34 YONGE STREET.

BRANCHES IN THE CITY OF TORONTO
Cor. Yonge and Gould, Cor. Queen and Spadina,
Cor. College and Ossington, Arthur and Bathurst, and
West Toronto.

GENERAL BANKING BUSINESS TRANSACTED
100 BRANCHES THROUGHOUT CANADA

Savings Bank Department at all offices. Interest allowed on deposits of one dollar and upwards at highest current rates, compounded half-yearly. Money may be withdrawn without delay.

We receive Accounts of Corporations, Firms and Individuals on favorable terms and shall be pleased to meet or correspond with those who contemplate making changes or opening new accounts.

THE BANK OF OTTAWA
ESTABLISHED 1874.

Capital Authorized \$ 5,000,000
Capital Paid Up and Rest \$ 7,400,000

Foreign Exchange Letters of Credit, Foreign Drafts, Telegraphic and Cable Transfers

Toronto Offices: 37 King St. East, Broadview and Gerrard, Queen and Pape, College St. and Ossington Ave.

RODOLPHE FORGET

Member Montreal Stock Exchange

83 Notre Dame West

MONTREAL

60 rue de Provence
PARIS, FRANCE

SAVING MONEY

THE wisdom of saving money must be apparent to every person who gives the subject any thought.

LITTLE money saved enables you to take advantage of opportunities for making more money; to buy a lot, to make the first payment on a home, to start in business for yourself. The opportunities come to the man with Capital. Saving the small sums is the creation of Capital.

THESE are but one certain, safe way to accumulate money, and that is to save. Those who save and spend are many. Those who save even a small proportion of their earnings are the select few who gain a competence and place themselves in a position to grasp life's opportunities.

ECONOMY IS THE ROAD TO WEALTH

SAVE and deposit your savings with Canada's premier Mortgage Company, at THREE AND ONE-HALF PER CENT. PER ANNUM.

CANADA PERMANENT MORTGAGE CORPORATION
TORONTO STREET, TORONTO.

ESTABLISHED 1855.

The STERLING BANK OF CANADA.

BRANCHES IN TORONTO:

Corner King and Bay Streets
Corner Adelaide and Simcoe Streets
Corner College and Grace Streets
Corner Queen Street and Cleo Avenue
Corner Dundas and Keele Streets
Corner Broadview Ave. and Elliott Street

SAVINGS DEPARTMENTS AT ALL BRANCHES

THE STANDARD LOAN COMPANY

We offer for sale debentures bearing interest at FIVE per cent. per annum, payable half-yearly. These debentures offer an absolutely safe and profitable investment, as the purchasers have for security the entire assets of the company.

CAPITAL AND SURPLUS ASSETS, \$1,340,000.00.
TOTAL ASSETS, \$2,500,000.00.

President: W. S. DINNICK, Toronto.
Vice-Presidents: R. M. MACLEAN, London, Eng.
J. A. KAMMERER.

Directors: RIGHT HON. LORD STRATHCONA AND MOUNT ROYAL, G.C.M.G.
DAVID RATZ, R. H. GREENE, HUGH S. BRENNAN,
J. M. ROBERTS, A. J. WILLIAMS.

Head Office: Corner Adelaide and Victoria Streets TORONTO

The Principles of Sound Investment

Ample Security.

Fair rate of Income.

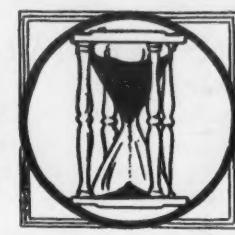
A broad market.

Probable appreciation in value.

We offer Bonds combining these points to yield 5% to 6%.



Concerning Insurance



Had No License to do Business in Canada.

Representative of American Insurance Company Fined \$100—
Italian Residents Complained.

Toronto World, May 24, 1911.

NIAGARA FALLS, May 23.—(Special)—Because he represented an American insurance company, which did not have a license to do business here, Clyde Sutor, of Niagara Falls, N.Y., was fined \$100 by Magistrate Fraser to-day.

Some time ago residents of the Italian quarter complained to Chief Kimmings, head of the city police department, claiming that their policies of the Massachusetts Insurance Company, represented by Sutor, were cancelled when they wanted sick

derwriters, but undertaking no responsibility for any others. Candidates for admission at Lloyds must satisfy the committee of their means and deposit as security not less than \$25,000 to cover marine and transport risks. There has been an arrangement by which the contracts of underwriters were subject to a system of reciprocal guarantee and these groups of underwriters were published by Lloyds as a guaranteed list.

Under the British Assurance Companies Act, 1909, after July 1st, 1910, every underwriter at Lloyds shall in respect of non-marine insurance business keep deposited with the Board of Trade two thousand pounds or else deposit all premiums received and also a satisfactory security and these funds shall be available solely to meet under policies issued by him. He must also make an annual return to the Board of Trade. Under this system the public will be protected as never before by a system of Government deposits.

Before accepting a policy from Lloyds the insured should satisfy himself that the group is a member of the "Guaranteed Lloyds," for all those of really good financial standing are now on the Guaranteed List.

Polices in Lloyds are not enforceable in Ontario and if it becomes necessary to sue them each underwriter must be proceeded against for his individual liability. Thus if there be ten underwriters covering a \$500 loss, each one must be sued in England for \$50.

The difficulty of collection from Lloyds can be best understood by a few instances. A loss under a policy at Lloyds was settled at \$600, the papers were filed with the agents named on the policy. Three months after, no report having been received, and no satisfaction being obtainable from the agents, the Secretary at Lloyds was appealed to, and it was found that the proofs had never been forwarded. Five months after the proofs were obtained from the agents and through the Secretary payment was obtained.

A loss on a factory occurred in the spring of 1910. The papers were prepared by a first-class adjuster for the companies and filed with the agents. The policy was sent through these agents for collection and at the present time, a year after the loss, the assured has no policy, no records, no money, and no acknowledgment of his claim.

It is quite possible, even quite probable, that the underwriters at Lloyds are not responsible for any of the difficulties which have arisen in these cases, but one thing is certain, the difficulties and uncertainties attached to policies of any kind placed with unlicensed insurers by the public of Canada, are such that in our opinion, no reduction of rate can be a fair equivalent, and they should never be accepted except where adequate covering is not obtainable from any (even the poorest) of our Canadian Licensed Underwriters.

These remarks are intended to apply to non-marine business. Marine business is quite another question, that is dealt with by Lloyds as an organization; they have duly accredited surveyors and agents in all parts of the world. When marine losses are reported immediately the nearest Lloyd's agent (this does not mean an insurance agent who places business at Lloyds) the settlement of the loss and payment of claim are dealt with in a way that has placed Lloyds Marine Insurance in the highest possible repute throughout the commercial world.

Putting Another One Over.

FOR some time past advertisements signed "Opportunity, P. O. Box 34, Winnipeg, Man." have been appearing in the eastern Canadian papers. These advertisements, full page, told of a rare "opportunity" to become rich in the shortest possible space of time. A letter to the above address brings an answer some six pages in length along with a lot of printed material, the gist of which is that you should part with your money for a share of Winnipeg real estate in place of leaving it safely in the bank. The scheme is that a company be formed to acquire a leasehold property in Winnipeg at the rate of \$600 per foot. This property belongs to the Roman Catholic Church, and the present lease holds until the year 1949. The circular letter goes on to state that this property is releasable at the same rate at the expiration of the present lease. According to Winnipeg authorities, however, it would seem that the church, at the expiration of the lease in 1949, has the right to revise the rental; in other words, the writer of this circular has either intentionally misinformed the public, or else he does not know. Furthermore, in the opinion of the best known valuers of property in Winnipeg, this property is worth freehold \$400 per foot. If it is worth freehold \$400 per foot, how much is it worth when the lease expires in 1949? Certainly not \$600 per foot. Another interesting fact in regard to this proposition is that it emanates from the office occupied by the North American Bonds, Limited, which corporation has been undertaking a selling game on sub-divisions at Wainwright. The author of the circular letter is one L. C. Ansell, a Yankee real estate man who, it is said, was imported into Canada by the North American Bonds, Limited. There is every evidence to show that an investment under the auspices of "Opportunity" would mean a loss of money. And this is the kind of truck that newspapers publish without any question.

U.S. Bank Notes Outstanding.

The total amount of National bank notes outstanding in the United States on July 1 last was \$728,194,508. This was an increase of \$14,743,775 since July 1, 1910, and a decrease of \$223,503 since June 1 last.

The total amount of bonds on deposit on July 1 with the Treasurer of the United States to secure National Bank notes and public deposits was \$748,812,610.

Of this amount \$607,236,650 was in 2 per cent. consols of 1930.

The total coinage of the United States mints during the fiscal year ended on June 30 consisted of 216,519,558 pieces, valued at \$126,071,146. Of this amount \$118,925,512 was in gold, \$3,195,726 in silver and \$3,949,908 in minor coin.

During the month of June the coinage consisted of 7,885,600 pieces, valued at \$1,041,200. Of this amount \$860,000 was in gold; \$108,400 in silver and \$72,800 in minor coin.

Possibly owing to the season, the milling stocks just now are quieter with fewer fluctuations and slight loss in value.

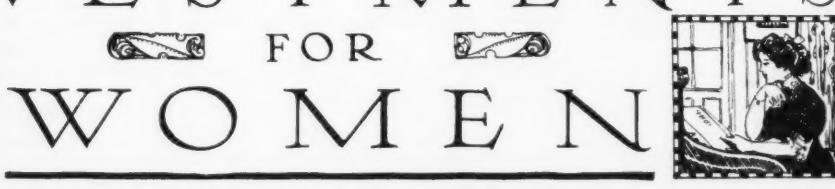
Worthless Mine Stock at Last Pays a Rich Dividend



Susan Leggate, of Toronto, occupying "Gold and Dross" cot at the Hospital for Sick Children, Toronto. Her club feet have been corrected and she is recuperating from the effects of treatment. The photograph in the right-hand corner is that of John Ross Robertson, the "good genius" of the institution.

IT was the liberality of readers of SATURDAY NIGHT that made it possible for this little girl to be taken care of at the hospital, which, by the way, is the largest institution of its kind in the world. In November, 1910, a Winnipeg lady sent in to the Gold and Dross department of this journal 1,500 shares in the White Bear Mining Co. of Rossland, B.C. She had held the certificates in the hope of some day getting dividends until the shares began to yellow at the edges. Despairing of ever making anything out of her investment, she forwarded the shares to Gold and Dross, suggesting that they might be sold—if possible, and the proceeds devoted to charity. SATURDAY NIGHT forthwith proceeded to offer the shares for sale, pointing out that they were probably of little or no value, but at the same time making it clear that the proceeds would be sent to the Hospital for Sick Children at Toronto. The result was that a day or so after the announcement had been made, a Toronto man walked into the editorial offices of SATURDAY NIGHT and made out a cheque for thirty dollars, agreeing to take the stock. He was a middle-aged man, in good circumstances, and he explained that he had no children of his own, but would like to embrace the opportunity to help the kiddies. The cheque was gratefully accepted and the transaction appeared to be closed. But other kind hearts were reading SATURDAY NIGHT. The mail next day contained a letter from Messrs. Dunseith & Thompson, of St. Mary's, Ont., enclosing a cheque for \$25 for the stock. Thus the script was twice sold, the proceeds being \$55 in all. Mr. John Ross Robertson informed SATURDAY NIGHT, in answer to inquiries, that the sum of \$100 would maintain a cot in the hospital for one year. The sum of \$45 was therefore added to the \$55 received for the White Bear stock and the required sum of \$100 was sent to the hospital. So that since December, 1910, the Gold and Dross cot has been in commission. Many suffering children have used it, many to emerge from the hospital cured of their indisposition or affliction. Certainly this was \$100 well spent.

INVESTMENTS FOR WOMEN



ANOTHER company decides in favor of the \$100 bond. The Mexican Northern Power Company will issue \$200,000 worth of bonds of this denomination to replace the \$500 and \$1,000 bonds already extant. Holders of each \$100 bond will be entitled to one vote.

The following list of bonds shows the yield each will give at the price paid:—

BONDS.	Price About	Rate %	Yield About
Burns, P. and Company, Limited	x104	6	5%
Canada Car and Foundry	x104	6	5%
Dominion Steel	295 $\frac{1}{4}$	5	5 $\frac{1}{4}$
Dominion Coal	x98	5	5%
Electrical Development	x83	5	6
Niagara St. Catharines & Toronto Ry.	x100	5	5
Ornamentals, Ltd.	x93	5	5%
Quaker Railway	x81	5	6
Steel Company of Canada	x100	6	6
Western Canada Flour Mills Co., Ltd....	x105	6	5%
x, and interest.			

Business men, who are the proper buyers of second mortgages, debentures, junior liens and stock," writes C. M. Keyes in a New York financial magazine, "understand perfectly that when they seek a rate of 7 per cent. they must give up a certain amount of safety or a certain amount of marketability. I do not know of a single security listed on the (New York) Stock Exchange, and dealt in largely in the open market, which yields as much as 6 per cent., and which at the same time can be called absolutely safe. I think it is quite possible to get 6 per cent. with a very large degree of safety, provided one does not care about the market and reckon simply that the security will be held indefinitely for income only. On the other hand, it is quite possible to get 6 per cent together with a free market, if one is prepared to give up the element of safety to a certain extent—in other words to take a slight chance on the safety of the principal."

Last week mention was made here of the bonds being issued by the William Davies Company. Messrs. A. E. Ames & Co., Toronto report that bonds available were exhausted within a few days of their being offered. Attention might be called to another new issue of bonds, being the First Mortgage six per cent. bonds of the International Milling Company. The denomination is \$500 and \$1,000 and a limited amount may be purchased at 102 $\frac{1}{4}$ and interest, to yield 5.80 per cent. The International Milling Company has issued \$600,000 of the \$1,500,000 of bonds it is authorized to put out. The issue is secured by a first mortgage on all the properties of the company, both real and personal, now owned or hereafter acquired, and they are redeemable at 105 and accrued interest. The balance sheet of the company shows that there is ample security behind these bonds, there being a surplus of \$1,411,934.01 of assets over liabilities available as security for the \$600,000 of First Mortgage bonds. The net earnings for 1910 amounted to \$247,288.75 a jump from \$105,126.46 of the year before. Earnings for three years have averaged over four times the \$34,800 necessary to pay the bond interest.

A Montreal Stock Exchange house says: "Now and then we are asked to suggest an investment to a woman whose capital is so limited that she finds it necessary to receive a high return on her money in order to support herself. Such a woman often will not consider a municipal bond or other gilt-edged security yielding under 5 per cent. This is one of the hardest of a broker's problems, because the very smallness of the woman's capital makes safety all the more desirable. It is necessary in such a case to find the stock, preferred if possible, of a company whose earnings are large enough to make the

dividend a matter of course. One of the nearest approaches to this is the preferred stock of the Dominion Iron and Steel Company, which pays 7 per cent. and sells at about 105. The amount of this issue, compared to the common stock that comes after it, is comparatively small. and the dividend is earned with a large margin of safety. For the year ending May 31, 1910—the last year for which we have a statement for twelve months' operation—the 7 per cent. dividend was earned over four times. If a woman finds it necessary to have an income of 6 $\frac{1}{2}$ per cent. on her money, this is probably her best choice."

Death of N. W. Halsey.

NOAH WETMORE HALSEY, of the well known banking firm of N. W. Halsey & Co., died suddenly recently at New London, Conn. He was fifty-four years old. For the past ten years he had headed the firm of N. W. Halsey & Co., of 49 Wall street, New York. Before establishing that concern he had been resident partner in New York of W. Harris & Co., of Chicago. He was a native of Forrester, Ill., and was a grandson of Anthony Post Halsey, for fifty years president of the Bank of New York. He attended Beloit College, in Wisconsin, and was a graduate of the Chicago Law School. He never practised law.

There is a report that a block of Richelieu & Ontario shares may be placed in England and many expect higher prices. The stock is around 120 now.



JAMES R. KEENE.
The famous American financier is reported to be very ill in London.

Imperial Bank of Canada

DIVIDEND NO. 84

Notice is hereby given that a dividend at the rate of twelve per cent. (12%) per annum upon the paid-up capital stock of this institution has been declared for the three months ending 31st July, 1911, and that the same will be payable at the Head Office and branches on and after Tuesday, the 1st day of August next.

The transfer books will be closed from the 20th to the 31st July, 1911, both days inclusive. By order of the Board.

D. R. WILKIE, General Manager.

Toronto, June 28, 1911.

When Travelling
CARRY YOUR FUNDS IN Travellers' Cheques
ISSUED BY THE

Dominion Express Company

When Remitting
TO ANY PART OF THE WORLD USE
Dominion Express Company
Money Orders
AND
Foreign Cheques

TORONTO CITY OFFICES:
48 Yonge and 1330 Queen West

BRITISH AMERICA
ASSURANCE COMPANY
(Fire Insurance)

Head Office, Toronto
Established 1883

Assets, \$2,022,170.18

BUSINESS
Selling Campaigns

HAVE you an article of merit
that has big selling possibilities
if the public and the dealer
can be rightly interested? We
plan selling campaigns that, if
carried out on our lines, make big
sales possible. Our plans give immediate profitable results.

BARNARD (5%) ADVERTISING SERVICE
15 years' experience.
Kent Bldg., Toronto, Can.
Tel. Main 1565.

A. G. FOWLER ROSS
Investment Broker
SUITE 65 and 66
BANK OTTAWA BUILDING
MONTREAL

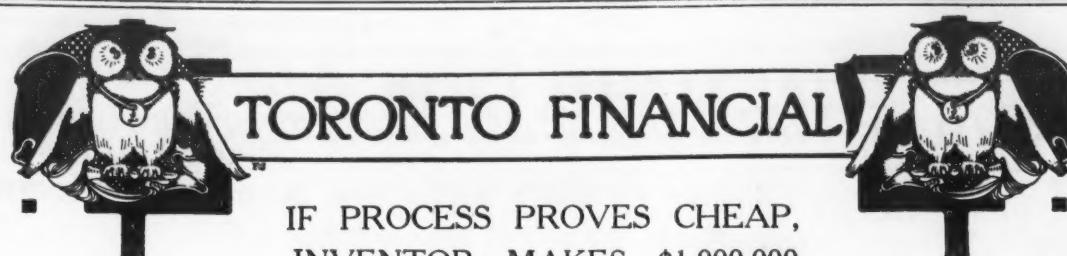
OUR JULY
LIST

Municipal and Corporation
Bonds yielding

4% — 7%

Mailed on request.

CANADIAN
DEBENTURES
CORPORATION
LIMITED
Home Bank Building
TORONTO, ONT.



IF PROCESS PROVES CHEAP,
INVENTOR MAKES \$1,000,000.

TORONTO, JULY 14, 1911.
ON Wednesday of this week a young man with a cinder in his eye signed an agreement that, if luck holds, will net him in the neighborhood of a million dollars. The gentleman using the pen is a dentist, and the party of the second part who inscribed his signature to the same document is Sir Donald Mann, partner with Sir William Mackenzie in the Canadian Northern Railway and other projects. The chap with the inflamed eye and somewhat grimy hands is Dr. J. S. Island, President of the Island Smelting and Refining Company, Ltd. Under the agreement Sir Donald binds himself to form a \$10,000,000 company, to pay over \$1,000,000 a year for five years to the shareholders in return for which he takes over three-quarters of the capital stock of the Island Smelting & Refining Company, which he will then own and control.

Dr. Island is thirty-four years of age. He was born in Orangeville, Ont., with a leaning towards science. Before he had emerged from the bareleg stage he had a laboratory equipped in his home and was deep in the shallows of chemistry, so to speak. Later on he came to Toronto. His thirst for chemical research was still active, but the money market with him was stringent, so he started in to learn dentistry. He graduated in 1900, and opened an office at Gerrard & Parliament street where he soon gained a large practice. Every day when the last patient had wobbled out of his office, the dentist would hurriedly sneak away to another room, which was fitted with all the paraphernalia of the assayer and chemist. There he would mix queer colored acids and liquids which produced non-aromatic smells, and he did other stunts which kept him cheerful, even if it took a lot of money to keep up. About five years ago when the Cobalt mines were at their height, there was more low grade ore being thrown out the back windows than there was good ore going to the smelter. At the present day in Cobalt and at all other camps there are hundreds of thousands of tons of low grade silver, copper, gold and other ores the cost of smelting which is prohibitive. There is immense wealth tied up in these dumps throughout Canada and the United States, but it costs more to smelt them than the value they contain. Even cyaniding runs away with too much money. Dr. Island tackled the problem of reducing these low-grade ores. He thinks he has done it. He made his first experiments in intervals between filling teeth, and in the silent hours of the night, when most good people were asleep. Low grade ores are composed of 70 per cent. of insolubles, and it requires a flux costing \$15 per ton to make them run. What the dentist was after was to hit on some process by which he could make soluble salts out of the metals.

He pegged away until the neighbors began to inquire why his lights burned all night, and what those horrible odors were that began to permeate the neighborhood. The dentist took one step forward after another, till he began to lose interest in filling teeth and sent in drawings and specifications to metal factories. When he had convinced himself that he had solved his problem, he rented an old factory at Brock Avenue, and got a few friends interested in a syndicate. They all put up a certain amount of money, but this was soon eaten up in experiments and in paying for castings. Things looked blue. Then Dr. Island sold one of his shares for \$5,000 and turned the second \$5,000 over. One evening a year or so ago he gathered the syndicate in the old factory, shovelled some low grade ores into his ore crusher, and then through his other machines, and took the product out from the other end. It was a proud evening for him, and a very exciting one for the syndicate.

Some time since a young man named Stewart was in Toronto from Seattle. Some one told him of the stunts Dr. Island was doing with low grade ores, and he went out to the plant. Stewart was interested in mining and he knows Sir Donald Mann. He visited Sir Donald in his offices, and told him what he had seen done up at the Brock avenue place. The railroad magnate listened patiently, offered Stewart a cigar, and told him to forget about the Island thing, that he hadn't time to bother with it. Stewart smoked, and later on brought up the subject again. He nagged away at Sir Donald until finally the latter threw a collection of lead, zinc, gold and other ore into a bag, called for his motor car, and he and Stewart whizzed out to the plant. There was no arrangement made beforehand but when he understood who his visitor was Dr. Island got his plant in shape, and threw the ores into the proper receptacle. Sir Donald—he was then still D. D. Mann, without the title,—sat on a big casting, smoked silently and watched. At the expiration of several hours Dr. Island placed in his hands a number of crystals. Dr. Island was attired in working clothes, with hands and face grimy. D. D. Mann took a look at the crystals threw away his cigar and said:—"Who will I do business with?"

Neither Sir Donald, nor Dr. Island nor anyone connected with the company doubts but what the metallurgically inclined dentist has hit upon a new method of reducing low grade ores. But whether the process is as cheap as it ought to be to make it a commercial success, has yet to be demonstrated. Dr. Island thinks the cost will be low, and so does Sir Donald, but unless it proves to be cheap, the deal is off. If the process proves economical, Sir Donald Mann will control an invention which will net him millions of money. If the cost of using it is prohibitive, Sir Donald drops it and Island goes back to fill teeth. But both of them are satisfied in their own minds that Island will never fill another tooth. To put it shortly, in the Island process the crushed ores are mixed with water in the tanks to the consistency of cream, the mass being kept stirred constantly by a propeller device. Then Chlorine gas and sulphur dioxide gas which have been made in a special generator devised by the dentist are mixed right with the ores and makes them soluble. That is the whole

secret. The rest of the process would take much space to describe and to the layman would be uninteresting.

BANKERS, financiers and business men have been eagerly awaiting the publication of the United States Government crop report, and coupled with that, the report showing the condition of copper. When the crop report was given out by the Department of Agriculture, the stock market showed the influence of the somewhat bearish figures by selling off. The condition of winter wheat on July 1, was 76.8, as compared with 80.4 on June 1, 85.5 for 1910 and a ten-year average of 81.4. Previous estimates of the condition of spring wheat had been 76 or 77, whereas the government report puts spring wheat at 73.8. The condition of corn at the same time was two points under the general estimate. The feeling of disappointment caused by the government figures was offset to some extent by the better showing in the copper situation, and also by the fact that since July 1, up to which the government figures run, there has been rain pretty generally in the crop districts which have proved beneficial to the grains. There is one crop in the United States the extent of which tickles the sunny south, this being the cotton crop. Official estimates made from Washington two weeks since placed the probable yield at 14,425,000 bales, which would be a record production for the United States. That yield would have exceeded the record production of 1904 by almost one million bales. Allowing a cut down by reason of drought, and it still seems probable that a record cotton crop of 14,000,000 bales, worth approximately \$420,000,000 will be handled this year. This item, of course, means a lot of ready money in the South this season, but the South does not depend on the cotton crop for its prosperity to nearly the extent it did in former years. The South is fast developing its manufactures. Its railroad facilities are being greatly improved, and its yield from farm products and mines will be the best in its history.

At this period one is apt to hear the statement reiterated, especially in reciprocity conversation, that the United States as a nation of great producers from the soil is going behind. It might be just as well for all and sundry to remember that Canada's wheat crop last year was under the value of \$100,000,000, while the United States receipts from cotton alone this year will be upwards of \$420,000,000. N.H.

What Leading Stocks Yield.
Aemilus Jarvis and Company, Toronto, give the dividend yields on some of the leading stocks, as follows:—

STOCKS.	Preferred—	Price	Rate	Yield
	B.C. Packers, "A"	89	7	7%
	B.C. Packers, "B"	95	7	7%
	Burt, F. N.	118½	7	5½
	Canada Cement	84	7	8%
	Dominion Iron	105	7	6%
	Dominion Coal	110	7	6%
	Mackay	74	4	5%
	Maple Leaf	100	6	6%
	Peninsular	84	6	7½
	Rogers, W. A.	110	7	6%
	Sawyer-Massey	90	7	7%
	Common—			
	Canadian General Electric Co.	105	7	6%
	Canadian Pacific Railway	238	10	4½
	Consumers Gas	194	10	5½
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THE annual report of the Montreal Light, Heat and Power Co., states that with the reductions in the price of electric light and power made by the company from time to time, the prevailing rates in Montreal for electricity compare very favorably with any city, irrespective of size, in America, and in instances of some of the larger cities in the United States the rates for like service are materially lower; likewise as regards gas, having regard for the fact that oil and coal for generating gas must be brought long distances. Notwithstanding the adverse factors the directors observe that "it will be the object of your directors, consistent with good service, to further reduce rates as conditions warrant." They also declare that it has been "a privilege and a pleasure" to make the several reductions to which attention is called. We do not recall having seen a similar expression from directors of such companies in the United States, but possibly there have been such and they have escaped our attention.—Financial World, New York.

The Grand Trunk Railway plans to build another line to Ottawa.

Business failures in Canada the first six months of this year totalled 961 with defaulted liabilities of \$6,492,736. During the same period last year there were 761 failures with liabilities of \$7,629,259, and in 1909 there were 881 failures with liabilities amounting to \$8,335,725.



262 Shares for a Cent.

THE rag and old paper men did not get onto the situation quickly enough, or better prices might have been realized. This was the week in the City Hall of the capital stock of the Cobalt Majestic mine, which Gold and Dross has been saying unkinds things of for about a year or more. As a result of an action brought by J. E. Riley against W. B. Hill of the Cobalt Majestic, the capital stock, consisting of 262,000 shares was seized and sold this week, going to Mr. Riley for the handsome sum of \$10 cash. This is at the rate of 262 shares for a cent. Two years ago luckless people in this country were receiving letters and telegrams from certain brokers advising a purchase of Majestic at around 40c. It went to 60c. and 65c.

Now it is where it belongs.

R. I. P.

HON. W. GIBSON, President. J. TURNBULL, Vice-President and General Manager
BANK OF HAMILTON
Head Office, Hamilton, Ont.

Capital Paid-Up - - - - - \$ 2,750,000
Reserve and Undivided Profits - - - - - 3,250,000
Total Assets - - - - - 40,000,000

TORONTO: 34 YONGE STREET.
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Savings Bank Department at all offices. Interest allowed on deposits of one dollar and upwards at highest current rates, compounded half-yearly. Money may be withdrawn without delay.

We receive Accounts of Corporations, Firms and Individuals on favorable terms and shall be pleased to meet or correspond with those who contemplate making changes or opening new accounts.

THE BANK OF OTTAWA
ESTABLISHED 1874.

Capital Authorized - - - - - \$5,000,000
Capital Paid Up and Rest - - - - - \$7,400,000
Letters of Credit, Foreign Drafts, Telegraphic and Cable Transfers
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Member Montreal Stock Exchange

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MONTREAL

60 rue de Provence
PARIS, FRANCE

SAVING MONEY
THE wisdom of saving money must be apparent to every person who gives the subject any thought.

A LITTLE money saved enables you to take advantage of opportunities for starting in business for yourself. The opportunity come to the man with Capital. Savings small or large is the secret of Capital.

HERE is but one certain, safe way to accumulate money, and that is to save it. Thus, and thus alone, can the foundation of wealth be firmly laid. Those who earn and spend are many. Those who save even a small proportion of their earnings are the select few who gain a competence and place themselves in a position to grasp life's opportunities.

ECONOMY IS THE ROAD TO WEALTH
SAVE and deposit your savings with Canada's premier Mortgage Company, where they will be absolutely secure and will also earn compound interest at THREE AND ONE-HALF PER CENT. PER ANNUM.

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Corner King and Bay Streets
Corner Adelaide and Simcoe Streets
Corner College and Grace Streets
Corner Queen Street and Close Avenue
Corner Dundas and Keele Streets
Corner Broadview Ave. and Elliott Street

SAVINGS DEPARTMENTS AT ALL BRANCHES

THE STANDARD LOAN COMPANY

We offer for sale debentures bearing interest at FIVE per cent. per annum, payable half-yearly. These debentures offer an absolutely safe and profitable investment as the purchasers have for security the entire assets of the company.

CAPITAL AND SURPLUS ASSETS, \$1,340,000.00.
TOTAL ASSETS, \$2,500,000.00.

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Vice-Presidents: R. M. MACLEAN, London, Eng.

RIGHT HON. LORD STRATHCONA AND MOUNT ROYAL, G.C.M.G.
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Ample Security.
Fair rate of Income.
A broad market.

Probable appreciation in value.

We offer Bonds combining these points to yield 5% to 6%.

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To yield from 4 per cent. to 6 per cent.

Warren, Gzowski & Co.
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JULY 15, 1911.

SATURDAY NIGHT—"The Paper Worth While"

21

Concerning Insurance

Had No License to do Business in Canada.

Representative of American Insurance Company Fined \$100—Italian Residents Complained.

Toronto World, May 24, 1911.

NIAGARA FALLS, May 23.—(Special)—Because he represented an American insurance company which had not a license to do business here, Clyde Sutor, of Niagara Falls, N.Y., was fined \$100 by Magistrate Fraser to-day.

Some time ago residents of the Italian quarter complained to Chief Kimmings, head of the city police department, claiming that their policies in the Massachusetts Insurance Company, represented by Sutor, were cancelled when they wanted sick

underwriters, but undertaking no responsibility for any others. Candidates for admission at Lloyds must satisfy the committee of their means and deposit as security not less than \$25,000 to cover marine and transport risks. There has been an arrangement by which the contracts of underwriters were subject to a system of reciprocal guarantee and these groups of underwriters were published by Lloyds as a guaranteed list.

Under the British Assurance Companies Act, 1909, after July 1st, 1910, every underwriter at Lloyds shall in respect of non-marine insurance business keep deposited with the Board of Trade two thousand pounds or else deposit all premiums received and also a satisfactory security and these funds shall be available solely to meet under policies issued by him. He must also make an annual return to the Board of Trade. Under this system the public will be protected as never before by a system of Government deposits.

Before accepting a policy from Lloyds the insured should satisfy himself that the group is a member of the "Guaranteed Lloyds," for all those of really good financial standing are now on the Guaranteed List.

Policies in Lloyds are not enforceable in Ontario and if it becomes necessary to sue them each underwriter must be proceeded against for his individual liability. Thus if there be ten underwriters covering a \$500 loss, each one must be sued in England for \$50.

The difficulty of collection from Lloyds can be best understood by a few instances. A loss under a policy at Lloyds was settled at \$600, the papers were filed with the agents named on the policy. Three months after, no report having been received, and no satisfaction being obtainable from the agents, the Secretary at Lloyds was appealed to, and it was found that the proofs had never been forwarded. Five months after the proofs were obtained from the agents and through the Secretary payment was obtained.

A loss on a factory occurred in the spring of 1910. The papers were prepared by a first-class adjuster for the companies and filed with the agents. The policy was sent through these agents for collection and at the present time, a year after the loss, the assured has no policy, no records, no money, and no acknowledgment of his claim.

It is quite possible, even quite probable, that the underwriters at Lloyds are not responsible for any of the difficulties which have arisen in these cases, but one thing is certain, the difficulties and uncertainties attached to policies of any kind placed with unlicensed insurers by the public of Canada, are such that in our opinion, no reduction of rate can be a fair equivalent, and they should never be accepted except where adequate covering is not obtainable from any (even the poorest) of our Canadian Licensed Underwriters.

These remarks are intended to apply to non-marine business. Marine business is quite another question, that is dealt with by Lloyds as an organization; they have duly accredited surveyors and agents in all parts of the world. When marine losses are reported immediately the nearest Lloyd's agent (this does not mean an insurance agent who places business at Lloyds) the settlement of the loss and payment of claim are dealt with in a way that has placed Lloyds Marine Insurance in the highest possible repute throughout the commercial world.

Putting Another One Over.

FOR some time past advertisements signed "Opportunity, P. O. Box 34, Winnipeg, Man." have been appearing in the eastern Canadian papers. These advertisements, full page, told of a rare "opportunity" to become rich in the shortest possible space of time. A letter to the above address brings an answer some six pages in length along with a lot of printed material, the gist of which is that you should part with your money for a share of Winnipeg real estate in place of leaving it safely in the bank. The scheme is that a company be formed to acquire a leasehold property in Winnipeg at the rate of \$600 per foot. This property belongs to the Roman Catholic Church, and the present lease holds until the year 1949. The circular letter goes on to state that this property is releasable at the same rate at the expiration of the present lease. According to Winnipeg authorities, however, it would seem that the church, at the expiration of the lease in 1949, has the right to revise the rental; in other words, the writer of this circular has either intentionally misinformed the public, or else he does not know. Furthermore, in the opinion of the best known valuers of property in Winnipeg, this property is worth freehold \$400 per foot. If it is worth freehold \$400 per foot, how much is it worth when the lease expires in 1949? Certainly not \$600 per foot. Another interesting fact in regard to this proposition is that it emanates from the office occupied by the North American Bonds, Limited, which corporation has been undertaking a selling game on sub-divisions at Wainwright. The author of the circular letter is one L. C. Ansell, a Yankee real estate man who, it is said, was imported into Canada by the North American Bonds, Limited. There is every evidence to show that an investment under the auspices of "Opportunity" would mean a loss of money. And this is the kind of truck that newspapers publish without any question.

U.S. Bank Notes Outstanding.

The total amount of National bank notes outstanding in the United States on July 1 last was \$728,194,508. This was an increase of \$14,743,775 since July 1, 1910, and a decrease of \$223,503 since June 1 last.

The total amount of bonds on deposit on July 1 with the Treasurer of the United States to secure National Bank notes and public deposits was \$748,812,610.

Of this amount \$607,236,650 was in 2 per cent. consols of 1930.

The total coinage of the United States mints during the fiscal year ended on June 30 consisted of 216,519,558 pieces, valued at \$126,071,146. Of this amount \$118,925,512 was in gold, \$3,195,726 in silver and \$3,949,908 in minor coin.

During the month of June the coinage consisted of 7,885,600 pieces, valued at \$1,041,200. Of this amount \$860,000 was in gold; \$108,400 in silver and \$72,800 in minor coin.

Possibly owing to the season, the milling stocks just now are quieter with fewer fluctuations and slight loss in value.

Worthless Mine Stock at Last Pays a Rich Dividend



Susan Leggate, of Toronto, occupying "Gold and Dross" cot at the Hospital for Sick Children, Toronto. Her club feet have been corrected and she is recuperating from the effects of treatment. The photograph in the right-hand corner is that of John Ross Robertson, the "good genius" of the institution.

IT was the liberality of readers of SATURDAY NIGHT that made it possible for this little girl to be taken care of at the hospital, which, by the way, is the largest institution of its kind in the world. In November, 1910, a Winnipeg lady sent in to the Gold and Dross department of this journal 1,500 shares in the White Bear Mining Co. of Rossland, B.C. She had held the certificates in the hope of some day getting dividends until the shares began to yellow at the edges. Despairing of ever making anything out of her investment, she forwarded the shares to Gold and Dross, suggesting that they might be sold—if possible, and the proceeds devoted to charity. SATURDAY NIGHT forthwith proceeded to offer the shares for sale, pointing out that they were probably of little or no value, but at the same time making it clear that the proceeds would be sent to the Hospital for Sick Children at Toronto. The result was that a day or so after the announcement had been made, a Toronto man walked into the editorial offices of SATURDAY NIGHT and made out

a cheque for thirty dollars, agreeing to take the stock. He was a middle-aged man, in good circumstances, and he explained that he had no children of his own, but would like to embrace the opportunity to help the kiddies. The cheque was gratefully accepted and the transaction appeared to be closed. But other kind hearts were reading SATURDAY NIGHT. The mail next day contained a letter from Messrs. Dunseith & Thompson, of St. Mary's, Ont., enclosing a cheque for \$25 for the stock. Thus the script was twice sold, the proceeds being \$55 in all. Mr. John Ross Robertson informed SATURDAY NIGHT, in answer to inquiries, that the sum of \$100 would maintain a cot in the hospital for one year. The sum of \$45 was therefore added to the \$55 received for the White Bear stock and the required sum of \$100 was sent to the hospital. So that since December, 1910, the Gold and Dross cot has been in commission. Many suffering children have used it, many to emerge from the hospital cured of their indisposition or affliction. Certainly this was \$100 well spent.

INVESTMENTS FOR WOMEN



ANOTHER company decides in favor of the \$100 bond. The Mexican Northern Power Company will issue \$200,000 worth of bonds of this denomination to replace the \$500 and \$1,000 bonds already extant. Holders of each \$100 bond will be entitled to one vote.

The following list of bonds shows the yield each will give at the price paid:—

BONDS.	Price About	Rate %	Yield About
Burns, P. and Company, Limited	x104	6	5%
Canada Car and Foundry	x104	6	5%
Dominion Steel	295%	5	5%
Dominion Coal	x98	5	5%
Electrical Development	x83	5	6
Niagara St. Catharines & Toronto Ry.	x100	5	5
Penmans, Ltd.	x93	5	5%
Quebec Railway	x84	5	6
Steel Company of Canada	x100	6	6
Western Canada Flour Mills Co., Ltd.	x105	6	5%
	x, flat.		

"Business men, who are the proper buyers of second mortgages, debentures, junior liens and stock," writes C. M. Keyes in a New York financial magazine, "understand perfectly that when they seek a rate of 7 per cent, they must give up a certain amount of safety or a certain amount of marketability. I do not know of a single security listed on the (New York) Stock Exchange, and dealt in largely in the open market, which yields as much as 6 per cent, and which at the same time can be called absolutely safe. I think it is quite possible to get 6 per cent. with a very large degree of safety, provided one does not care about the market and reckon simply that the security will be held indefinitely for income only. On the other hand, it is quite possible to get 6 per cent together with a free market, if one is prepared to give up the element of safety to a certain extent—in other words to take a slight chance on the safety of the principal."

Last week mention was made here of the bonds being issued by the William Davies Company. Messrs. A. E. Ames & Co., Toronto report that bonds available were exhausted within a few days of their being offered. Attention might be called to another new issue of bonds, being the First Mortgage six per cent. bonds of the International Milling Company. The denomination is \$500 and \$1,000 and a limited amount may be purchased at 102½ and interest, to yield 5.80 per cent. The International Milling Company has issued \$600,000 of the \$1,500,000 of bonds it is authorized to put out. The issue is secured by a first mortgage on all the properties of the company, both real and personal, now owned or hereafter acquired, and they are redeemable at 105 and accrued interest. The balance sheet of the company shows that there is ample security behind these bonds, there being a surplus of \$1,411,934.01 of assets over liabilities available as security for the \$600,000 of First Mortgage bonds. The net earnings for 1910 amounted to \$247,288.75 a jump from \$105,126.46 of the year before. Earnings for three years have averaged over four times the \$34,800 necessary to pay the bond interest.

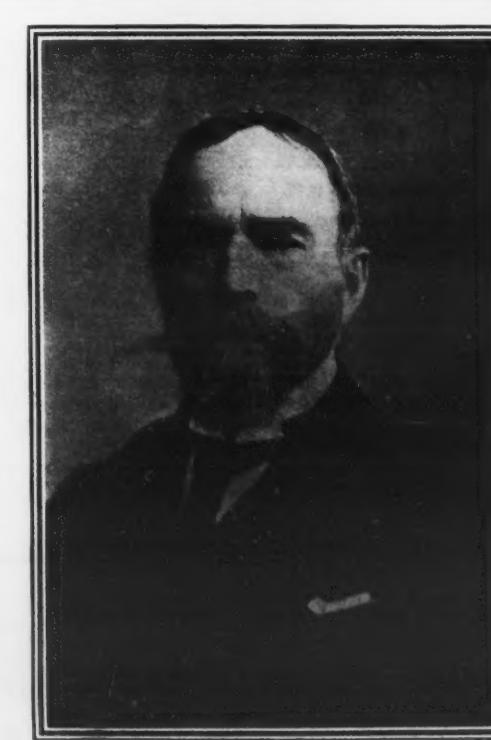
A Montreal Stock Exchange house says: "Now and then we are asked to suggest an investment to a woman whose capital is so limited that she finds it necessary to receive a high return on her money in order to support herself. Such a woman often will not consider a municipal bond or other gilt-edged security yielding under 5 per cent. This is one of the hardest of a broker's problems, because the very smallness of the woman's capital makes safety all the more desirable. It is necessary in such a case to find the stock, preferred if possible, of a company whose earnings are large enough to make the

dividend a matter of course. One of the nearest approaches to this is the preferred stock of the Dominion Iron and Steel Company, which pays 7 per cent. and sells at about 105. The amount of this issue, compared to the common stock that comes after it, is comparatively small. The dividend is earned with a large margin of safety. For the year ending May 31, 1910—the last year for which we have a statement for twelve months' operation—the 7 per cent. dividend was earned over four times. If a woman finds it necessary to have an income of 6½ per cent. on her money, this is probably her best choice."

Death of N. W. Halsey.

NOAH WETMORE HALSEY, of the well known banking firm of N. W. Halsey & Co., died suddenly recently at New London, Conn. He was fifty-four years old. For the past ten years he had headed the firm of N. W. Halsey & Co., of 49 Wall street, New York. Before establishing that concern he had been resident partner in New York of W. Harris & Co., of Chicago. He was a native of Forrester, Ill., and was a grandson of Anthony Post Halsey, for fifty years president of the Bank of New York. He attended Beloit College, in Wisconsin, and was a graduate of the Chicago Law School. He never practised law.

There is a report that a block of Richelieu & Ontario shares may be placed in England and many expect higher prices. The stock is around 120 now.



JAMES R. KEENE. The famous American financier is reported to be very ill in London. American Press.

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General Manager

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INCORPORATED 1855

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opened, the money in which may be withdrawn by either of two persons or the survivor.

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Yielding 4 per cent. to 6 per cent.

W. GRAHAM BROWNE & CO.
DEALERS IN BONDS
MONTREAL, CANADA

Banks that Speculate

By H. M. P. ECKARDT

A FEW years ago the First National Bank of New York City organized a security company for the purpose of undertaking business which the bank itself was not authorized to accept. The United States law requires banks declaring bonuses or dividends to their stockholders to pay them in cash. As the First National had accumulated a large surplus or reserve fund and desired to present the stock of its new security company as a bonus or gift to its own stockholders, it therefore declared a bonus of the amount necessary to create the stock of the security company and extended facilities to its stockholders whereby they might immediately re-invest the bonus in the new stock. The officers of the security company are identical with the officers of the bank. A share of the security company stock cannot be transferred or sold apart from the transfer or sale of the share of bank stock to which it belongs. This ensures that the proprietors of the bank shall be the proprietors of the security company. Acting under the guise of the security company the bank may do business which would be illegal if done under its own name.

THE First National is one of the leading banks in the United States. It is one of the principal institutions of the so-called Morgan chain of banks. A few days ago official confirmation was given to the news that the National City Bank of New York proposes to have the same kind of a security company as the First National possesses. A cash dividend of 40 per cent. has been declared on the capital stock of the bank, the dividend being declared to facilitate stockholders in acquiring beneficial interest in the security company. When the First National's security company was formed the bank handed over to the company its holdings of investment securities. It was stated that as it was not clear that the bank was within the law in holding these securities it had been decided to form a company which would be fully empowered to do so. Notwithstanding this statement it was assumed by the critics in the press that one of the chief purposes of the innovation was to enable the bank to speculate in the stock market. In the case of this recent organization it is openly charged that stock speculation is the object aimed at by the National City. This bank is known in Canada as the largest bank in the United States. It is the head and front of the Standard Oil system of banks.

It is said that the profitable results achieved by the First National's subsidiary company moved the directors of the City Bank to follow its example. Some newspapers have declared that the president of the first-named institution has had wonderful success in earning profits for his stockholders in the market. It would be strange if he could not make good profits through speculation, holding the position he does, but one may question whether in the long run it will prove to the advantage of the bank and its stockholders to participate largely in profits earned in this way by speculation. It is possible to conceive of several ways in which danger or injury to their interests might arise in the course

Old Tally Sticks.
I

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has been rather a surprise to Americans to find that the Bank of England is actually using adding machines now. Things move a little slowly, but even the typewriter has almost completely routed the goose-quill, though the quill is still found in the British Museum library. England, however, has had a long way to come, as was revealed only recently when a bundle of old "tally sticks" were found in the bank in Lombard street. They recall that from the time of the Norman conquest until as late as the American Revolution they were in use in the English Exchequer and were not entirely abolished until less than 100 years ago.

The tally stick was a short, well-



SIR HENRY PELLATT,

Director of the Toronto Railway Company. Toronto Railway stock touched 150 within the last week as the result of bullish reports of a probable dividend increase from 7 to 8 per cent. A meeting of the board will be held here in the near future, when it will be determined whether \$2,000,000 of new stock is to be issued. The dividend question may also be considered.

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160 St. James Street, - - - MONTREAL

seasoned wand of willow, hazel or elm, on one side of which when a loan was made a number of notches were cut. On two other sides were Roman characters indicating the sum of money, the name of the payer and the date of the transaction. When these had been duly cut into the wood the Deputy Chamberlain would split the stick through the middle with a knife and mallet, so that part of the notches remained on one-half and part on the other.

One piece was given to the lender and was called the stock. The other, called the counterstock, was retained in the Exchequer and filed away. When the debt was finally paid the stock and the counterstock were bound together and filed away as a receipt and a record. Charles Dickens found them a theme for a satirical reference when he declared in a humorous speech at the Drury Lane Theatre that the British Exchequer was keeping its accounts in much the same way as Robinson Crusoe kept his calendar.

The great pile of accumulated stocks was finally burned in 1834 in the stoves of the House of Lords. So great was the heat from these ancient, dried out records of the nation's past financial transactions that it is said to have been the cause of the fire which destroyed the Houses of Parliament.

Though they were so cumbersome the tally sticks had at least one distinct advantage in that with them forgery was almost impossible. When the sticks were split it would have taken a more skilful artist than even the modern counterfeiter to duplicate one-half so that it would match the other without detection. However, it is not expected that pen and paper forgers will ever become so numerous as to force the English Government back to the use of the "whittled sticks." —Bank Notes.

The Steel Company of Canada, has declared the regular quarterly dividend of 1 1/4 per cent. on the preferred payable August 1.

DURING the in which their total gold ad the official f to be noted ceased to op gold output contrary, the geceded the t was more the. Were it not destroyed the L Ontario this year did in any c crushing in output to all Hollinger a have surpas

Making duced in the and Swasti Dome shou months of t put of \$300 parison bet alone and a otherwise. active gold per annum movement \$91,936 per

Dome Extr East Dom Foley-O'Brien Swastika Hollinger Rea Nippon Vipond Porcupine Porcupine Coronation

If to other things is "going to express. Speculat to that dis more to a dea to recover, and the fact the prelud which acc already are in the ne are likely propert cupine is known

Perhaps in porcupine the analog not know. It realize many unvolve the panies of popular whi which are their most futile. "quills" i

"To c M. share, tinenta ground." office ma value of credulity modest. "115 ac and 35



DURING the first three months of the year—a quarter in which it was claimed certain properties were paying their working expenses out of their productions—the total gold accounted for was worth \$33,990. These are the official figures of the Ontario Bureau of Mines. It is to be noted in this connection that the Hollinger had ceased to operate its small mill; so that the Porcupine gold output is not to be adversely construed. To the contrary, the gold produced in the three months of 1911 exceeded the total for the province of Ontario in 1909, and was more than half of the total gold produced in 1908. Were it not for the recent fire at Porcupine, which destroyed the Hollinger mill, there is no doubt that Ontario this year would have yielded more gold than it ever did in any one year. As it is, the Dome will probably be crushing in October, and it may bring the Ontario gold output to about what it was in 1900, \$297,495. Had the Hollinger attained to the crushing stage, Ontario would have surpassed its 1899 record of \$421,591.

Making all due allowance for what the Hollinger produced in the first months of the year, what the Vipond and Swastika and others may be doing, and what the Dome should do with its forty stamps in the last two months of the year, Ontario will at least have a gold output of \$300,000. This makes possible an interesting comparison between speculation in gold shares in Toronto alone and actual production from the gold mines, real and otherwise. Week before last the trading in the most active gold shares was at the rate of about \$36,000,000 per annum. In a recent week part of the speculative movement represented \$1,126,768, or at the rate of \$58,591,936 per annum, as follows:

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Perhaps there is little in common between the boomer in Porcupines and the "disastrous" flutter in Cobals; yet the analogy is pertinent. The Wall Street Journal does not know much about actual developments at Porcupine. It realizes there is grave danger that the activity in so many untried and some unworthy undertakings, will involve the gold fields in disfavor. Even one or two companies of more or less merit are being jeopardized in the popular estimate by internal discord and market practices which are apt to invite trouble. To those who are lending their money to further the "mining game," admonition is futile. They will gamble. Clearly the speculation in "quills" is bound to prick the public.

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miles east of the Beaver Mine." The only attempt at mining has been made at Gowganda, where "the foundation" is alleged to be "identical with the best Cobalt mines."

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The patented ground "two miles east from the Beaver-Mine" at Cobalt need not be developed "at present." The directors "do not intend to develop this at present." That is the most sensible thing about the Transcontinental programme. Otherwise, this paragraph may be taken as proof of what is going on:

"The property has been thoroughly examined and reported upon by the eminent Mining Engineer, Mr. G. M. Colvocress, of the Millerette, owned by the Nichol Trusts Interests."

As there is no such person as Mr. "Colvocress," and as there is no "Nichol Trust," and as Mr. Colvocress is not given to such haphazard ventures, the "very low price" at which the shares are offered does not make them any more attractive.

* * *

KERR LAKE is strong on the decline. It seems to be weighted. Whether the dividend is to be reduced or maintained is of less importance than the persistency with which the directors refuse to divulge in detail the facts on the company's mining position. It is about time Kerr Lake shareholders asserted themselves. They should be fully enlightened instead of getting jolted.

* * *

THE doubling of the Trethewey Company capital is characteristic of Cobalt policies. What is to be gained by it, apart from the distribution of cheap shares, is not clear. The life of the mine cannot support the assumption that the larger capital will be redeemed, besides covering the mining risk. The action of the directors is at variance with mining economics. One feature of the increase is exceptional—it is very unusual for a Cobalt company to acknowledge that the capitalization was too low in the first instance.

* * *

ASSUME a virtue if you have it not," is an everyday performance, consequently Geddes declares the Richardson-Shillington Porcupine claims to the southwest have the Hollinger veins; Crown Reserve is alleged to have the same Hollinger veins to the south of the Hollinger; Moneta is certainly endowed with these self same Hollinger veins on the west; Waldman is positive he has those veins on the borders of the Tisdale and Deloro Townships; Pearl Lake Company appropriates Hollinger veins on the north; McIntyre is sure of them on the northeast; the Schumacher Veteran claim likewise, on the east. But, after all, there may be only one Hollinger. Mining promoters are a gregarious lot. They associate with the crowd or with the public's money with wonderful persistency. If the Hollinger had not happened it might have made a difference in sundry credits. And singularly enough, there are thousands who would rather buy a "wild cat" at 10-20-30 cents than invest in a proposition of which there cannot be others on every 40-acre block.

* * *

IN one day the Standard Exchange of Toronto and the Mining Exchange of Montreal traded in 188,400 shares. Who is paying for the washing?"

* * *

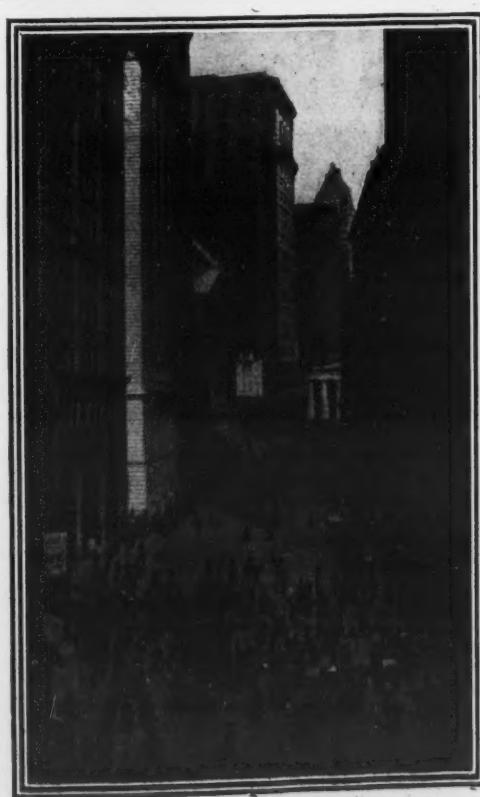
DAILY newspapers do not seem to grasp the situation of the Dome Company, of Porcupine. One paper says that "Dome stock has sold at \$40, or eight times its par value." Elsewhere the same issue of that paper announces that "Dome shares sold at \$40, but there is practically no stock for sale." The facts are: the par value of Dome shares is \$10, and the reason why the shares are inaccessible is, that the ownership is vested in a few who understand that the property promises to be of stupendous importance. At \$40 the Dome is valued at \$10,450,000, including the small bond issue. To the 60-foot level of the mine, it is estimated that there is ore to the value of about \$6,000,000. At the present time shafts are being sunk and extensive development operations are being planned. One shaft is down 175 feet. Another is down to the 150-foot level, or thereabout. The intention is to continue these and other shafts, and it will readily be seen that it will not take long to double and treble what is above the 60-foot level, more especially since several boreholes have proved the vertical extent of the gold-bearing ore. It is expected that the Dome mill will reach the crushing stage in September, and that some 400 tons will be dealt with daily. Should the yield be up to sampling, the 40-stamps will come near to earning 10 per cent. on the market valuation as at present. When the milling results are ascertained, the indications are that the capacity of the mill will be greatly increased. In view of this there is practically no stock for sale." The actual position at the mine illustrates why there is no speculation in Dome shares. They are locked up where the average dabbler in mining stocks cannot reach them.

* * *

ACHILLES is the name of another Porcupine company. The relevancy of the title is attributed to the strength of those who propose the capital of \$1,000,000 for three claims without much to commend them. If the classics had to be drawn on, why was it the vendors did not select as their ideal the romantic youth who was suckled by a wolf? Of course Achilles was strong of arm!

* * *

IT is almost treasonable these days for an appreciative "Beefeater"—who ought to be locked up in the Tower—to write that "there is so much water in some of your Canadian stocks, the umbrella business must be booming." The point of this joke—if it is not more serious—is Porcupinely inept. Bewick-Moreing, of London, piled \$5,000,000 of capital on to a bargain-counter lot of Hollingers and an equity in half a hundred claims—and now hope to have Canada purchase their "water" wagon out of the practice.



NEW YORK CURB MARKET.

Every business day curb brokers gather at the same location to buy and sell stocks from one another in the open air. A glimpse of them in action is one of the sights of the city. Recently curb men have combined to squeeze out an element of curb traders that for years have been floating out strings of dishonest flotation, and have made high, if dishonest, profits out of the practice.

The CAMPBELL FLOUR MILLS COMPANY, Limited

Toronto, June 29th, 1911.

Messrs. Campbell, Thompson and Company,

Toronto.

Dear Sirs:—Referring to your purchase of \$300,000 preferred stock of the Campbell Flour Mills Company, Limited, I beg to say that the additional moneys now being provided will be used for the erection and equipment of the new mill at Midland and for working capital.

The Company has no bonds and there is no mortgage upon any of its real estate or plants.

When the new mill is completed, the Company will have an immediate capacity of 3,000 barrels of flour per day, and 130 tons of feed, with facilities to increase at a comparatively small expense to 4,500 barrels per day. Our brands, such as "CREAM OF THE WEST," "QUEEN CITY" and "MONARCH" have long been established and are well known to dealers, not only in Canada, but also in the West Indies, South Africa, Newfoundland and the United Kingdom, and I feel confident that we can readily dispose of our entire product at very remunerative prices. The wheat from our Canadian Northwest is known as the hardest and best wheat in the world, and the production thereof is rapidly increasing and the flour made from this hard wheat is in great demand. Our transportation facilities and freight rates are favorable for exportation to the seaboard and we therefore have considerable advantage over mills not so well situated.

The new Company will be under the same management as the old one, and taking our past experience as a guide I think the profits of the new Company will be sufficient, within a short time, to provide not only the cumulative dividends on the preferred stock, but a substantial amount available for dividends on the common.

Yours faithfully,

(Signed) ARCHIBALD CAMPBELL,
President.

The above is an exact copy of letter received from Senator Campbell, in reference to our underwriting \$300,000 of preferred stock.

We are offering this 7 per cent. Cumulative Preferred Stock at par, carrying a bonus of 25 per cent. common stock.

The books will be closed not later than July 17th. Prospectus on application.

CAMPBELL, THOMPSON & CO.

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Has it ever occurred to you, what an excellent plan it would be to establish a Sinking Fund in connection with your business—to place a portion of your annual profits in some investment which, while readily convertible into cash yet earns the highest rate of interest consistent with absolute safety, and accumulating for some future cash requirement such as the expansion of your business or the liquidation of some outstanding obligation?

We have devised this special Sinking Fund Debenture, paying 5 per cent. Compound Interest, to enable the purchaser to invest an amount of money with us annually, which will accumulate, by the aid of the annual payments and the 5 per cent. Compound Interest paid thereon, to the required amount at the required time.

The practice of purchasing Debentures, on the part of business men, is becoming more and more popular each year, and we are certain that, when a business man, who has not previously so invested, understands this plan and its satisfactory results, he will readily adopt it.

We will be pleased to forward descriptive booklet upon request. Address, while this advertisement is before you.

Debenture Department

IMPERIAL LOAN AND INVESTMENT COMPANY OF CANADA

37 Yonge Street, Toronto

Incorporated 1869

Surplus Security to Debenture Holders, \$852,252.92

fit—"British made." Baron G. Von Polenz and his London "Porcupine Investors Ltd." would turn his Moose Pasture into sovereigns or so many million marks. Evidently "Water" is liberally added by promoters everywhere. Instead of umbrellas, London frequently requires "investors" to equip themselves with swimming apparatus.

* * *

HERE are accumulating evidences of wholesale distribution of shares in a dozen or more Porcupine companies. Purchasers are taking all the risk and providing brokerages and working capital.

* * *

IT appears the Heinze and Pall interests have not fraternized, and that there will probably be a law suit. It will be recalled that SATURDAY NIGHT WARNED THE PUBLIC against dealing in West Dome shares until it was known whether Mr. Heinze had all or only part of the claims. Mr. Heinze promoted a company and did not take the public into his confidence. Now he and Clement A. Foster do not care, as they have the money and the public the experience.

The Bilsky-Jacobs-Steindler people are in clover. They promoted the Moneta and Apex companies and have obtained abundant funds from the public—the shares going at so much a cord. It is so easy when you know how!

The American Tobacco Stock Game.
JUDGING by the decline in the stock of the American Tobacco since the adverse decision against it, all the concealed assets so eloquently described must consist of

water and milk. Before the Supreme Court made its decision known there was to be heard on all sides how, in the event of a dissolution, the stockholders would receive securities which combined would have an intrinsic value of nearly \$600. On this theory quite a number of investors jumped in and bought Tobacco stock and their buying was largely responsible for lifting the price to \$520 a share. There seemed plenty of persons willing to let them have the stock.

Now it is down to \$400 a share. If it was a bargain at \$520 how much more a bargain must it be now, with nearly \$120 a share knocked from the price. It is well known that the company is an enormous maker of profits, paying 40.70 per cent. in dividends last year and earning an equivalent of 62 per cent. on the common stock.

A change in the company's corporate form certainly will not destroy this earning power whether there are a half-dozen companies where formerly there existed only one. A better explanation is wanting, then, for the severe break in the price of the stock, and this is extremely difficult to obtain.

Is it possible that those who sold their stock around \$520 a share have left the market to take care of itself, expecting the small holders would be frightened into selling by a severe break, giving the insiders an opportunity before the reorganization under the Sherman law and the distribution of such assets as may become necessary, to buy back the shares at bargain prices.

It is a trick we dare say that some of the rich operators in the stock would not be above practising. Their past should indicate this.—Financial World.

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PresidentW. T. WHITE,
General ManagerCapital and Reserve - - - \$2,500,000
Assets Under Administration - - - \$25,000,000We shall be pleased upon request to send
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in the interests of the People.

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Sir William Mortimer Clark, K.C. Thomas Bradshaw. John Firstbrook. James Ryrie.

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Yielding 4 per cent. to 6 per cent.

W. GRAHAM BROWNE & CO.

DEALERS IN BONDS MONTREAL, CANADA

Banks that Speculate

By H. M. P. ECKARDT

A FEW years ago the First National Bank of New York City organized a security company for the purpose of undertaking business which the bank itself was not authorized to accept. The United States law requires banks declaring bonuses or dividends to their stockholders to pay them in cash. As the First National had accumulated a large surplus or reserve fund and desired to present the stock of its new security company as a bonus or gift to its own stockholders, it therefore declared a bonus of the amount necessary to create the stock of the security company and extended facilities to its stockholders whereby they might immediately re-invest the bonus in the new stock. The officers of the security company are identical with the officers of the bank. A share of the security company stock cannot be transferred or sold apart from the transfer or sale of the share of bank stock to which it belongs. This ensures that the proprietors of the bank shall be the proprietors of the security company. Acting under the guise of the security company the bank may do business which would be illegal if done under its own name.

IT is interesting to study the position in Canada in order to discover whether there is any marked tendency among our leading banks to initiate departures similar to those undertaken by the great New York institutions. It is notable that the Royal Trust Company is closely connected with the Bank of Montreal. According to a by-law of the trust company a majority of its directors shall also be directors of the Bank of Montreal, if there are such persons qualified and willing to act. The National Trust Company is closely connected with the Canadian Bank of Commerce; and the Montreal Trust Company has its affiliation with the Royal Bank of Canada. However it can be said that if the daily newspapers were to assert that these trust companies provided the means whereby the banks associated with them might speculate in the stock markets the assertion would not be allowed to go uncontradicted. The accepted opinion about the Canadian trust companies is that they concern themselves discreetly with the proper business of a trust company. It would be injurious to their credit and injurious to the credit of the banks affiliated with them if the public suspected them of stock speculation or manipulation. The sub-committee of the National Monetary Commission were rather surprised to find, in their interview with Mr. H. V. Meredith at Montreal regarding the Royal Trust Company, how closely the company confined itself to business of a purely trust nature. Mr. Bonynge, one of the Americans, queried of Mr. Meredith, "Do you have an officer, a member of the trust company, who is a member of the exchange?" The reply was, "No; the trust company, as we understand it, and as we wish it to be, cannot be a member of our stock exchange. Under our banking laws there are many transactions which a bank cannot take up. If a business comes in that the Bank of Montreal could not take, we would turn it over to the trust company, and thereby we keep the connection that we might otherwise lose." This, of course, has reference largely to estate and trustee business.

Old Tally Sticks.

IT has been rather a surprise to Americans to find that the Bank of England is actually using adding machines now. Things move a little slowly, but even the typewriter has almost completely routed the goose-quill, though the quill is still found in the British Museum library. England, however, has had a long way to come, as was revealed only recently when a bundle of old "tally sticks" were found in the bank in Lombard street. They recall that from the time of the Norman conquest until as late as the American Revolution they were in use in the English Exchequer and were not entirely abolished until less than 100 years ago.

The tally stick was a short, well-

seasoned wand of willow, hazel or elm, on one side of which when a loan was made a number of notches were cut. On two other sides were Roman characters indicating the sum of money, the name of the payer and the date of the transaction. When these had been duly cut into the wood the Deputy Chamberlain would split the stick through the middle with a knife and mallet, so that part of the notches remained on one-half and part on the other.

One piece was given to the lender and was called the stock. The other, called the counterstock, was retained in the Exchequer and filed away.

When the debt was finally paid the stock and the counterstock were bound together and filed away as a receipt and a record. Charles Dickens

found them a theme for a satirical reference when he declared in a humorous speech at the Drury Lane Theatre that the British Exchequer was keeping its accounts in much the same way as Robinson Crusoe kept his calendar.

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will be made a special feature of the Bank's business.

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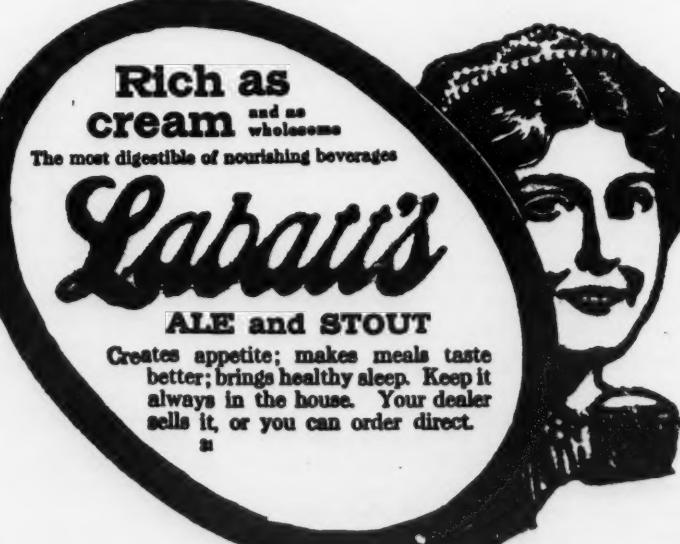
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The Steel Company of Canada, has declared the regular quarterly dividend of 1 1/4 per cent. on the preferred payable August 1.



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"The property has been thoroughly examined and reported upon by the eminent Mining Engineer, Mr. G. M. Colvocress, of the Millerette, owned by the Nichol Trusts Interests."

As there is no such person as Mr. "Colvocress," and as there is no "Nichol Trust," and as Mr. Colvocress is not given to such haphazard ventures, the "very low price" at which the shares are offered does not make them any more attractive.

* * *

KERR LAKE is strong on the decline. It seems to be weighted. Whether the dividend is to be reduced or maintained is of less importance than the persistency with which the directors refuse to divulge in detail the facts on the company's mining position. It is about time Kerr Lake shareholders asserted themselves. They should be fully enlightened instead of getting jolted.

* * *

THE doubling of the Trethewey Company capital is characteristic of Cobalt policies. What is to be gained by it, apart from the distribution of cheap shares, is not clear. The life of the mine cannot support the assumption that the larger capital will be redeemed, besides covering the mining risk. The action of the directors is at variance with mining economics. One feature of the increase is exceptional—it is very unusual for a Cobalt company to acknowledge that the capitalization was too low in the first instance.

* * *

ASSUME a virtue if you have it not," is an everyday performance, consequently Geddes declares the Richardson-Shillington Porcupine claims to the southwest have the Hollinger veins to the south of the Hollinger; Moneta is certainly endowed with these self same Hollinger veins on the west; Waldman is positive he has those veins on the borders of the Tisdale and Deloro Townships; Pearl Lake Company appropriates Hollinger veins on the north; McIntyre is sure of them on the northeast; the Schumacher Veteran claim likewise, on the east. But, after all, there may be only one Hollinger. Mining promoters are a gregarious lot. They associate with the crowd or with the public's money with wonderful persistency. If the Hollinger had not happened it might have made a difference in sundry credits. And singularly enough, there are thousands who would rather buy a "wild cat" at 10-20-30 cents than invest in a proposition of which there cannot be others on every 40-acre block.

* * *

IN one day the Standard Exchange of Toronto and the Mining Exchange of Montreal traded in 188,400 shares. Who is paying for the washing?

* * *

DAILY newspapers do not seem to grasp the situation of the Dome Company, of Porcupine. One paper says that "Dome stock has sold at \$40, or eight times its par value." Elsewhere the same issue of that paper announces that "Dome shares sold at \$40, but there is practically no stock for sale." The facts are: the par value of Dome shares is \$10, and the reason why the shares are inaccessible is, that the ownership is vested in a few who understand that the property promises to be of stupendous importance. At \$40 the Dome is valued at \$10,450,000, including the small bond issue. To the 60-foot level of the mine, it is estimated that there is ore to the value of about \$6,000,000. At the present time shafts are being sunk and extensive development operations are being planned. One shaft is down 175 feet. Another is down to the 150-foot level, or thereabout. The intention is to continue these and other shafts, and it will readily be seen that it will not take long to double and treble what is above the 60-foot level, more especially since several boreholes have proved the vertical extent of the gold-bearing ore. It is expected that the Dome mill will reach the crushing stage in September, and that some 400 tons will be dealt with daily. Should the yield be up to sampling, the 40-stamps will come near to earning 10 per cent. on the market valuation as at present. When the milling results are ascertained, the indications are that the capacity of the mill will be greatly increased. In view of this "there is practically no stock for sale." The actual position at the mine illustrates why there is no speculation in Dome shares. They are locked up where the average dabbler in mining stocks cannot reach them.

* * *

ACHILLES is the name of another Porcupine company. The relevancy of the title is attributed to the strength of those who propose the capital of \$1,000,000 for three claims without much to commend them. If the classics had to be drawn on, why was it the vendors did not select as their ideal the romantic youth who was suckled by a wolf? Of course Achilles was strong of arm!

* * *

IT is almost treasonable these days for an appreciative "Beefeater"—who ought to be locked up in the Tower—to write that "there is so much water in some of your Canadian stocks, the umbrella business must be booming." The point of this joke—if it is not more serious—is Porcupinely inept. Bewick-Moreing, of London, piled \$5,000,000 of capital on to a bargain-counter lot of Hollingers and an equity in half a hundred claims—and now hope to have Canada purchase their "water" wagon out of the practice.



NEW YORK CURB MARKET.
Every business day curb brokers gather at the same location to buy and sell stocks from one another in the open air. A glimpse of them in action is one of the sights of the city. Recently curb men have combined to squeeze out an element of curb traders that for years have been floating out strings of dishonest flotation, and have made high, if dishonest, profits out of the practice.

The CAMPBELL FLOUR MILLS COMPANY, Limited

Toronto, June 29th, 1911.

Messrs. Campbell, Thompson and Company,

Toronto.

Dear Sirs:—Referring to your purchase of \$300,000 preferred stock of the Campbell Flour Mills Company, Limited, I beg to say that the additional moneys now being provided will be used for the erection and equipment of the new mill at Midland and for working capital.

The Company has no bonds and there is no mortgage upon any of its real estate or plants.

When the new mill is completed, the Company will have an immediate capacity of 3,000 barrels of flour per day, and 130 tons of feed, with facilities to increase at a comparatively small expense to 4,500 barrels per day. Our brands, such as "CREAM OF THE WEST," "QUEEN CITY" and "MONARCH" have long been established and are well known to dealers, not only in Canada, but also in the West Indies, South Africa, Newfoundland and the United Kingdom, and I feel confident that we can readily dispose of our entire product at very remunerative prices. The wheat from our Canadian Northwest is known as the hardest and best wheat in the world, and the production thereof is rapidly increasing and the flour made from this hard wheat is in great demand. Our transportation facilities and freight rates are favorable for exportation to the seaboard and we therefore have considerable advantage over mills not so well situated.

The new Company will be under the same management as the old one, and taking our past experience as a guide I think the profits of the new Company will be sufficient, within a short time, to provide not only the cumulative dividends on the preferred stock, but a substantial amount available for dividends on the common.

Yours faithfully,

(Signed) ARCHIBALD CAMPBELL,
President.

The above is an exact copy of letter received from Senator Campbell, in reference to our underwriting \$300,000 of preferred stock.

We are offering this 7 per cent. Cumulative Preferred Stock at par, carrying a bonus of 25 per cent. common stock.

The books will be closed not later than July 17th. Prospectus on application.

CAMPBELL, THOMPSON & CO.

43 KING ST. WEST, TORONTO

5% Sinking Fund Debentures

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The Imperial Loan and Investment Company of Canada

Designed to enable the Merchant or Manufacturer to establish a Sinking Fund

Has it ever occurred to you, what an excellent plan it would be to establish a Sinking Fund in connection with your business—to place a portion of your annual profits in some investment which, while readily convertible into cash yet earns the highest rate of interest consistent with absolute safety, and accumulating for some future cash requirement such as the expansion of your business or the liquidation of some outstanding obligation?

We have devised this special Sinking Fund Debenture, paying 5 per cent. Compound Interest, to enable the purchaser to invest an amount of money with us annually, which will accumulate, by the aid of the annual payments and the 5 per cent. Compound Interest paid thereon, to the required amount at the required time.

The practice of purchasing Debentures, on the part of business men, is becoming more and more popular each year, and we are certain that, when a business man, who has not previously so invested, understands this plan and its satisfactory results, he will readily adopt it.

We will be pleased to forward descriptive booklet upon request. Address, while this advertisement is before you,

Debenture Department

IMPERIAL LOAN AND INVESTMENT COMPANY OF CANADA

37 Yonge Street, Toronto

Incorporated 1869

Surplus Security to Debenture Holders, \$852,252.92

fit—"British made." Baron G. Von Polenz and his London "Porcupine Investors Ltd." would turn his Moose Pasturage into sovereigns or so many million marks. Evidently "Water" is liberally added by promoters everywhere. Instead of umbrellas, London frequently requires "investors" to equip themselves with swimming apparatus.

* * *

HERE are accumulating evidences of wholesale distribution of shares in a dozen or more Porcupine companies. Purchasers are taking all the risk and providing brokerages and working capital.

* * *

IT appears the Heinze and Pall interests have not fraternized, and that there will probably be a law suit. It will be recalled that SATURDAY NIGHT WARNED THE PUBLIC against dealing in West Dome shares until it was known whether Mr. Heinze had all or only part of the claims. Mr. Heinze promoted a company and did not take the public into his confidence. Now he and Clement A. Foster do not care, as they have the money and the public the experience.

The Bilsky-Jacobs-Steindler people are in clover. They promoted the Moneta and Apex companies and have obtained abundant funds from the public—the shares going at so much a cord. It is so easy when you know how!

The American Tobacco Stock Game.

JUDGING by the decline in the stock of the American Tobacco since the adverse decision against it, all the concealed assets so eloquently described must consist of

water and milk. Before the Supreme Court made its decision known there was to be heard on all sides how, in the event of a dissolution, the stockholders would receive securities which combined would have an intrinsic value of nearly \$600. On this theory quite a number of investors jumped in and bought Tobacco stock and their buying was largely responsible for lifting the price to \$520 a share. There seemed plenty of persons willing to let them have the stock.

Now it is down to \$400 a share. If it was a bargain at \$520 how much more a bargain must it be now, with nearly \$120 a share knocked from the price. It is well known that the company is an enormous maker of profits, paying 40.70 per cent. in dividends last year and earning an equivalent of 62 per cent. on the common stock.

A change in the company's corporate form certainly will not destroy this earning power whether there are a half-dozen companies where formerly there existed only one. A better explanation is wanting, then, for the severe break in the price of the stock, and this is extremely difficult to obtain.

It is possible that those who sold their stock around \$520 a share have left the market to take care of itself, expecting the small holders would be frightened into selling by a severe break, giving the insiders an opportunity before the reorganization under the Sherman law and the distribution of such assets as may become necessary, to buy back the shares at bargain prices.

It is a trick we dare say that some of the rich operators in the stock would not be above practising. Their past should indicate this.—Financial World.

CUNARD LINE

Canadian London Passenger Service.

From Southampton. From Montreal for London.
June 27. AUSONIA July 15
July 11. ASCANIA July 29
July 25. ALBANIA Aug. 13
Aug. 8. AUSONIA Aug. 26

Passage rates: Cabin (called Second), \$2.50 and upwards. Third class, British East, \$19.00 prepayd, West, \$28.75.

Full particulars on application to THE ROBERT REFOR CO., Limited, Montreal, Quebec, Toronto, St. John, N.B., Portland, Me., Winnipeg, Man., and all Cunard Line Agents.

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GLASGOW PASSENGER and FREIGHT SERVICE

From Glasgow. From Montreal.
June 24. ATHENIA July 8
July 1. SATURNIA July 15
July 14. CASSANDRA July 25
July 22. ATHENIA Aug. 5

"Steamers fitted with Refrigerators.

Passage Rates: Cabin (called Second), \$45.00 upwards. Third Class, Eastbound, \$29.00; Westbound, \$30.00.

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RED STAR LINE

London, Paris, via Dover—Antwerp.

Lapland July 15 | Kroonland July 22

WHITE STAR LINE

New York—Queenstown—Liverpool

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Celtic Aug. 5 | Celtic Aug. 5

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Olympic July 26 | Majestic Aug. 2
Oceanic July 19 | Adriatic Aug. 9

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 The Tale of the Tape

Par Va- lue	Outstanding Common Stock	Out- standing Preferred	Bonds and Debentures	Res. Funds Profit and Loss	STOCK	Range for twelve months, 1910.				Wednesday, July 12.	
						High	Date	Low	Date	Ask	Bld
100	180,000,000	55,616,666	176,333,583	3,244,539	Canadian Pac. Ry.	202	Nov. 177	Jan. 142	142%		
100	12,500,000	1,500,000	24,963,539	70,404	Detroit United.	70	Dec. 40	July 72	72%	81	
100	1,400,000	.....	6,000,000	618,048	Montreal Trac. Co., com.	31 1/2	Dec. 64	July 81	81		
100	7,594,500	4,552,600	24,956,813	1,460,427	Halifax Electric	132	Dec. 117	July 142	142%		
100	15,000,000	.....	3,073,400	.....	Illinois Trac. pref.	93 1/2	Jan. 88 1/2	Nov. 91 1/2	90 1/2		
100	11,377,400	.....	15,087,500	2,691,338	Mex. N. W. Ry.	59 1/2	Mar. 46 1/2	July	...		
100	20,830,000	10,416,000	61,674,000	10,338,025	Minn. St. P. & S.S.M.	25 1/2	Mar. 213 1/2	July 226 1/2	224		
100	1,000,000	.....	4,421,863	60,338	Montreal Street.	123	Jan. 104	July	...		
100	9,000,000	.....	13,034,000	1,074,812	Northern Nav.	40	Aug. 33 1/2	July	125		
100	3,000,000	500,000	2,941,500	142,380	Northern Ohio Trac.	54	Sept. 34 1/2	Jan. 63 1/2	63		
100	9,000,000	.....	2,500,000	.....	Que. R.R. & Co. com.	61 1/2	Mar. 24	Mar. 61	61		
100	3,122,000	.....	1,162,700	378,760	Ricchelieu & Ontario	96	Jan. 77	July 18 1/2	18 1/2		
100	37,500,000	.....	40,336,326	1,797,336	Rio de Janeiro	105	Oct. 87 1/2	July 111 1/2	111 1/2		
100	860,000	.....	149,845	860,000	St. L. & Chl. S.N. Co.	119	Jan. 90	Dec. 85	85		
100	10,000,000	.....	6,000,000	2,957,507	Sao Paulo T.L. & P. Co.	153	Sept. 135	July	178		
100	8,000,000	.....	3,998,327	3,619,660	Toronto Ry.	129 1/2	Jan. 104 1/2	July	149 1/2		
100	20,100,000	3,000,000	19,503,000	2,925,988	Toronto City.	117	Jan. 103	July	107		
100	6,000,000	.....	7,434,602	1,470,165	Vancouver Electric	199 1/2	Sept. 176	July	237		
100	12,500,000	.....	3,649,000	3,293,258	Bell Telephone	148	Mar. 141	Sept. 150	149		
100	4,000,000	.....	2,997,864	2,997,864	Consumers Gas	207	Mar. 198	July	192		
100	41,400,000	50,000,000	237,242	2,923,459	Mackay, com.	97 1/2	Oct. 78 1/2	July	90	88	
100	14,280,400	50,000,000	145,038	145,038	Dominion	249 1/2	Jan. 231 1/2	Dec. 240 1/2	240		
100	13,585,000	2,400,000	20,000,000	663,854	Eastern Townships	168 1/2	Dec. 160	Feb. 174	174		
100	13,585,000	2,400,000	20,000,000	663,854	Hamilton	208	Feb. 196	Sept. 199 1/2	199 1/2		
100	2,500,000	.....	15,041	15,041	Montreal	157	Aug. 142	Sept. 170 1/2	170 1/2		
100	5,597,641	5,597,641	696,135	696,135	Imperial	240	Mar. 219	Dec. 228	227		
100	6,000,000	4,900,000	59,297	59,297	Merchants	187 1/2	Aug. 171	Jan. 188	188	187 1/2	
100	1,000,000	.....	104,696	104,696	Metropolitan	215	April 204	July	209	207	
100	4,000,000	4,400,000	115,188	115,188	Molsons	242	Mar. 262	July	262	256	
100	14,200,000	12,000,000	94,176	94,176	Morrell	259 1/2	Jan. 242	July	242	244	
100	1,200,000	1,200,000	26,014	26,014	National	273 1/2	June 266	Nov.	273 1/2	273 1/2	
100	774,300	1,380,025	26,266	26,266	New Brunswick	285 1/2	April 270	Aug.	273	272 1/2	
100	3,000,000	5,500,000	44,865	44,865	Nova Scotia	212 1/2	Nov. 200	Jan.	208	200	
100	3,500,000	3,900,000	117,938	117,938	Ottawa L. H. & P. Co.	135	July 122	July	138	136	
100	2,500,000	1,250,000	50,580	50,580	Quebec	241	Oct. 224 1/2	Jan.	229	227	
100	6,000,000	2,000,000	228,303	228,303	Standard	223 1/2	Jan. 220 1/2	Nov.	222 1/2	222 1/2	
100	2,000,000	1,000,000	44,974	44,974	Toronto El. Light	150	Dec. 139 1/2	Jan.	150	149 1/2	
100	4,000,000	4,750,000	194,777	194,777	Toronto.	220 1/2	Jan. 209 1/2	Nov.	215	215	
100	4,354,500	2,200,000	102,443	102,443	Traders	147	Mar. 141	Sept.	150	145	
100	4,000,000	2,400,000	28,676	28,676	Union	150	Dec. 139 1/2	Jan.	150	149 1/2	

Canadian Pacific Ry.

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Empress of Britain July 14th

Lake Manitoba July 20th

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Special sleeping car to the ship's side

leaving Toronto at 10.30 the evening

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I. E. SUCKLING, General Agent for



It is characteristic of the new army of China that it always tries to look its best before strangers.

A few "observant visitors" have been imposed on in this way; they go home saying, "The Chinese Army of to-day is a smart well-drilled body of troops. At present it is small, but what will it be when we have to deal with a nation-in-arms the population of which is three hundred millions?"

Then follows talk about the Yellow Peril.

I have known this army with some intimacy for a number of years; when the keynote was struck in my presence yesterday I was consequently able to recognize it at once. While taking a country walk on the outskirts of a big garrison-city I came across a group that appealed to my instinct for the picturesque. A large fatigue party detailed for road mending was being given a short rest and the men had fallen into a series of most characteristic groups. My camera was almost ready when, at word of command, every soldier scrambled to his feet and I was surrounded by a crowd intent on making photography impossible. The lieutenant in charge of the party came forward.

"You mustn't take a picture," he said, "it wouldn't look well."

"On the contrary," I told him, "it would be splendid."

"No, don't you see the men have been working hard? They are hot and tired and were taking a few minutes at their ease, sprawling about anyhow. Besides, they are not in parade uniform. I cannot let you photograph them thus. It would be a discredit."

All my diplomacy was of no avail. I talked with him for some time. After he had found that I knew his native province intimately and spoke its dialect; after, too, he had been mildly bribed by being himself photographed in heroic pose, he allowed me to snapshot his men, drawn up in regular formation, but I still failed to get his sanction to the taking of any picture that would have shown them in typical attitudes.

However, I have laid the foundations of a new friendship and in time this young fellow may become as confidential with me as are some of his seniors.

It is much more the desire never to be seen except when at their best, than any fear of espionage, that is responsible for many of the general orders by which foreigners are hindered from close contact with this army. As an instance, any Chinese visitor to a barracks will be admitted as a matter of course, after stating his business, but no foreigners can be allowed inside the gate, on any pretence whatever, till the direct permission of the senior officer in command has been obtained. This holds good in places where there neither is nor ever could be anything to conceal—unless it were the "nakedness of the land."

Those who have ways of piercing these barriers know what a mass of pretence the Chinese Army is. Under General Yin Chang, who has now held the Presidency of the Board of War for about a year, some matters have been momentarily improved. In particular, Yin Chang is not a notably corrupt man, as was his predecessor, Teh Liang. The latter customarily sold appointments in the army and established a price list of officers on which, it would seem, few discounts were allowed.

From that current in the year 1908 I may quote, in terms of American money.

General of division, \$6,000; major-general, \$3,000; colonel in command of regiment, \$1,800; major, \$1,200 to \$300. Exactly what factors influence the fluctuation of price in this last rank is not specified.

It must be remembered that the above prices are purely graft, and do not bear any relation to the legal "purchase system" in vogue a generation ago in the British Army.



Chinese sub-lieutenant and private.

Is China Becoming a Military Power?

BY ASHBY FORD

Any Chinese officer who loses his post loses the whole of his "invested capital" also.

One purchaser of the post of colonel in command was (before making this investment) chief cook to the President of the Board of War. A well-filled purse and experience in the slaughter of chickens were his sole qualifications for the colonelcy. The former was the only essential one.

As a diplomatist he would have been a failure, for I have it on his own authority that he paid full market price to his master. Surely a cleverer man would have served up a good dinner and then bargained for reduced rates!

The honesty and moderation of Yin Chang has, as before mentioned, abolished this sale of office, but when his resignation has been handed in (an event which rumor says will not be long delayed) his successor may estab-

I need hardly say that according to official theory these men receive not only pay in full, but free ration and uniforms!

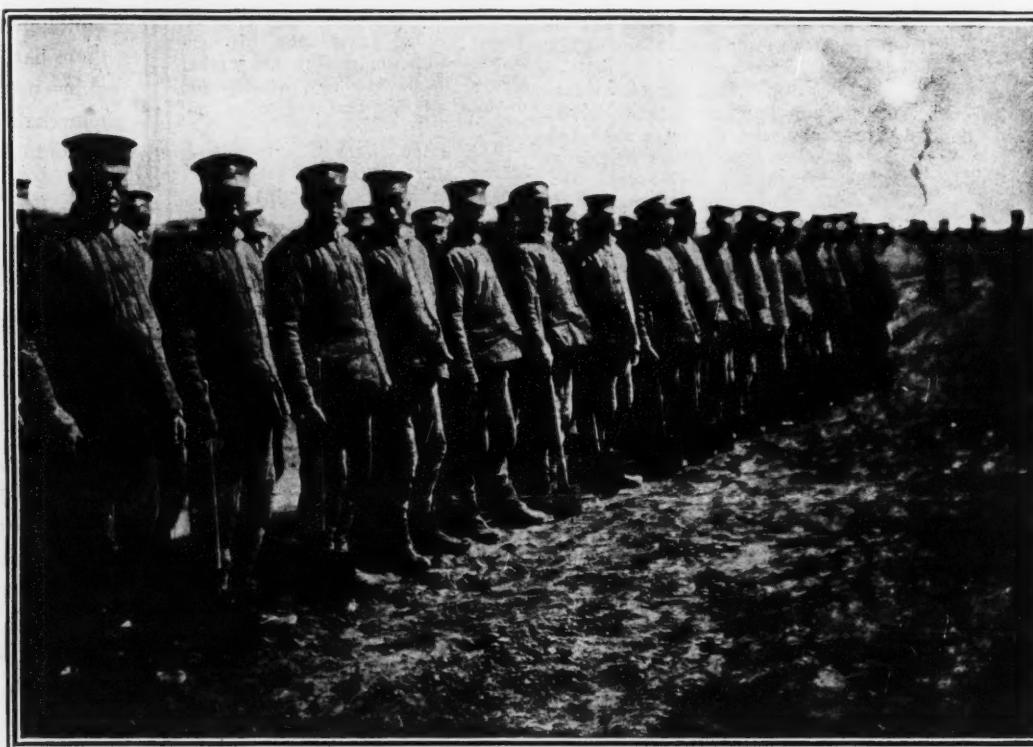
Sapient foreigners have been found who declare that the modern Chinese soldier is drawn from a better class than aforetime. The soldiers themselves do not pretend that this is the case. The social status of their officers has been a little improved, but not much. The higher ranks are still filled by men of the old stamp, who have paid to get their positions and who pay to hold them. In time they may be replaced by the youngsters now below them, who have had some foreign training, but who, at the best, would be quite unequal to the handling of large bodies of men, as the term is now understood, and who must buy promotion directly or indirectly.

The monthly pay of a captain is \$30. Men of the class from which they come must support themselves, their wives and possibly help their parents, all out of this sum! Is it surprising that they "squeeze" their men if the chance offers?

One of my acquaintances confesses to being in debt to the extent of \$240 (or eight months' pay) after holding a captaincy for two years. He has had a superior education and is now looking for civil employment.

Officers below this grade do not receive (and appear not to expect) any show of deference from their men, except when on the parade ground. Even to anyone used to the democratic ways of China this absence of respect must be striking.

You may read that, by the end of 1912, China will have completed the organization of thirty-six divisions of twelve thousand five hundred men each. A standing army of close on half a million men, with plans already made to increase it. Well drilled and armed with up-to-



The Chinese army mending roads. Working party paraded.

lish it again. "So many men, so many customs." Yin Chang is a rather broad-minded man who has received something of a military education in Europe and has twice been Chinese Minister to Germany. He has absorbed many ideas from that country, some of which (such as universal military service) he is attempting to apply in rather pedantic fashion to China, without regard to their real suitability to her circumstances.

Up to the present most of his recommendations have been shelved and many of his positive orders have not been enforced, so that the state of the Chinese Army has not been greatly improved. Official squeeze has become less severe on the men, however, and is extorted in a different way.

One division (I do not wish to specify which, for sufficiently obvious reasons) was formerly under the command of a general popularly nick-named Pa P'i ("Take the Skin"). The troops received a regular ration of inferior grain or flour in addition to their pay. But out of the latter they were made to buy from their commanding officers, and whenever they were ordered to do so, practically all their equipment—caps, boots, trousers, tunics, blankets and many sundries. Such small part of the pay as was not absorbed in this way they could spend on necessities or luxuries from outside. No one interfered with where they bought their vegetables or meat to help down the official grain ration, but they had little enough to invest in this way.

"Take the skin" gave them this much liberty!

It need hardly be remarked that while he was in command the men were always smart in appearance. Admiring foreign visitors would comment on the spruce new uniforms in which our local troops always paraded. They didn't know the underlying reasons for this spick and span condition.

Poor Pa P'i, no worse than his neighbors, has had bad luck. When I last heard of him he had been cashiered, probably less for squeezing than for not allowing himself to be squeezed sufficiently by his superiors.

Now the same division is commanded by a general who pursues a different system. Equipment and uniforms are served out free and with moderate regularity. The full pay of the men is approximately \$2.50 (in American money) per month. Ninety-six cents of this, or more than one-third of the whole, however, is kept back by the officers to pay for the grain and flour ration served out daily. No other article of food is given in direct return for this, but there is an arrangement which allows the men, working by messes, to cultivate vegetables and condiments for their own use. These cost, therefore, only labor. If they want meat (and can afford it) they may buy it with the remaining \$1.54 per month, from which also they must pay the barber, who shaves their heads and attends to their queues, and for all luxuries and amusements that the heart of a soldier desires!

date weapons! A population of four hundred millions from which to recruit!

What beautiful facts for the sensation-monger. The Fat Boy in Pickwick could think of nothing better calculated to "make your flesh creep"—till you can learn something more about this "army."

Certainly Chinese troops look well on parade. A visitor may watch them do the goose-step with a precision which a Prussian guardsman might envy. All drill-ground exercises are splendidly carried out.

"I've never seen guns more smartly handled," a foreign military officer said to me.

We were at a review and, no Chinese being within earshot, my companion obviously could not be trying to give a little indirect "taffy."

"Major Wang!" he called, "How long have the men



A GUARD HOUSE EXTERIOR.
Sub-lieutenant and some of his guard.

been practising with this type of weapon? Six weeks, you say? Marvelous!"

"So it was, but— The Chinese is a born actor and when at drill he throws himself into his allotted part, just as he would behind footlights. His dramatic instinct is aroused and he sees himself for the moment as a hero of romance. I don't mean to say that he cannot be made into a real soldier; he can be. But it is not being done. Drill he can, shoot he can't."

Watch him at scouting exercise and you will see that it is an automaton that has been set to work, not a reasoning being.



Fatigue party at work.

The Fifth Division (one of the first to be organized) is still without any rifle range!

A mass of men, even if properly trained, is not an army till it is organized, and such organization is sadly lacking in China. What can one say of a Medical Service Corps which gives one foreign-taught surgeon to a division? Fortunately for my friends in this service, the majority of Chinese soldiers have no faith in foreign drugs, or they would be hopelessly over-worked, even in time of peace.

Sensation-mongers tell us that the Legations of the Powers in Peking are watching with misgiving China's rising military power, and are closely following every advance that is made.

To do this last is only the plain duty of a military attaché. Let me point out what cause the foreigner may have for misgiving. China beyond question dislikes the foreign devil, collectively at least. This is particularly true of the younger men, educated abroad, who believe that they have an army already almost strong enough to enforce their will, turn all foreigners out of the country, bag and baggage, and slam the doors shut after them. If such men were to have their way, China would again soon declare war on the world. Therefore it behoves the Legations to watch as they are doing.

It is this very hatred of the foreigner, combined with growing self-conceit on the part of China, that is weakening their army. Before the Boxer trouble, German instructors had been freely used and their advice taken. The artillery was wonderfully efficient, and a fair proportion of men understood how to use their rifles.

We are told much to-day (from America) about Japanese advisers to the army of China, but on the spot they are remarkably hard to find. Where they do exist it is at least certain that, like all other advisers to Chinese officials, they will not be listened to.

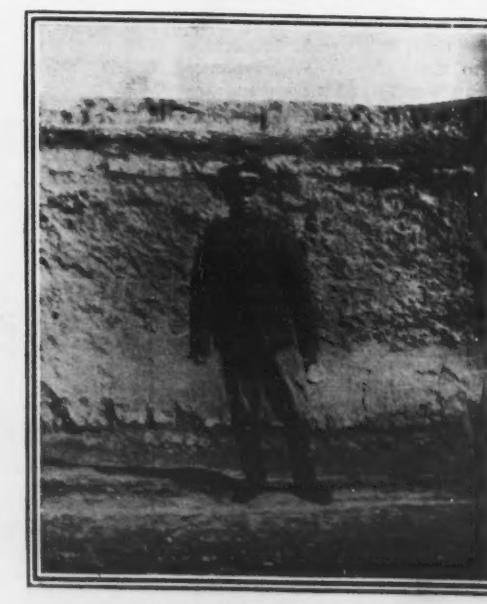
Yet for China to become a serious military power by her own unaided efforts is impossible. If, with organization imperfect, officers still filling their pockets at the expense of the men, men still ignorant of the use of their arms and thoroughly disaffected towards the ruling dynasty, she makes war on even a single foreign nation, she can only meet with another disaster to add to the list of those from which she is as yet so reluctant to learn.

Were the men loyal, which they mostly are not, China's army would to-day be almost strong enough to preserve order within the borders of her own Empire. There is some hope that it may come to do so much, but there is danger that it may attempt to do more.

In that case it will fail and its failure may be a disaster to other nations besides China.

Miss Ellen Fitz Pendleton, acting president of Wellesley College for eight months, who has been chosen president of the institution, is a Wellesley graduate of the class of 1886. Two years later she became a faculty member, and ever since has been connected with the school. Mrs. Henry F. Durant, widow of the founder of the college, was present in chapel when the announcement was made of the selection of the president, and called on the students and faculty to sing the doxology. Miss Pendleton is a native of Westerly, Rhode Island, and is in her forty-seventh year.

Dr. Arthur M. Wheeler, for half a century an instructor at Yale, retired with the close of the college year. For a number of years he has been lecturer on European history. Despite his long association with the college and his complete mastery of historical subjects, he has never made effort to gain prominence as a writer, though many interesting papers from his pen have been published. Dr. Wheeler was born at Weston, Connecticut, in 1836. He was graduated from Yale in 1857 as an A.B., and then studied in France and Germany.



Chinese bugler; undress uniform.



The Conversion of Clo' Kelly

By GRACE E. DENISON

SOMETIMES the Atlantic sweeps benignly into a great curve with wide borders and soft lines, with gently sloping beaches and some vegetation on the receding hills; sometimes a great defiant rock-king steps out into the brine with visor down and lance *couchant*, with grinding teeth and hiss of conflict between grim, stern lips.

Such is the thought of the coast-line of Eastern Newfoundland that rises in the mind whenever one recalls old Joey Morgan's story of Clo Kelly, Skipper Ned Kelly's wife. When Skipper Edward Kelly met and wooed Clo Henderson, the "teaching lady" from Nova Scotia, she was the prettiest, primest and most self-satisfied of outsiders. "Strangers," they call us down there, we who with more or less perception strive to enter into the life of the Islanders. The patronizing and superior stranger never gets within hail of their hearts, and Clo Kelly, although wooed and won and keenly loved by her Newfoundland husband, was often far enough from comprehending him.

One son, hardly snatched from peril in his birth, such a bonnie son, as might fully have testified to the love of the pretty school ma'am and her stalwart Islander was the gift of the gods to the pair, and on him, her own, as she jealously reflected, Clo Kelly fastened her anticipative ambitions. It never occurred to her to imagine Martin as Skipper Ned was, a middleman between the fisher folk and their market; instead she dreamed of him famous and feted among her own people—a professional man in Montreal, a scientist in Halifax, maybe an officer in silver lace and epaulettes on the bridge of one of the grim men-o'-war which occasionally stirred up the neighborhood by anchoring in the beautiful bay upon which her parlor windows looked.

Early in life, little Martin, who was markedly intelligent and observant, learned to be called in, even from the delight of meeting the first fishing boat home from the Labrador, to his inexorable lessons, under Clo's capable direction. Skipper Ned would give the disappointed child a hug and say gravely: "Go, Martin. Mother needs you, lad."

Clo taught him faithfully from her own respectable store of learning, instilling also such mild lessons in deportment as the boy needed, until at twenty-one Martin Kelly was as fair specimen of a Newfoundland as ever stood upon his native shore and looked out upon the sea. He had a natural knack with the oar, a keen knowledge of the sea and its harvest, and it was more of a holiday for him to go out with old Joey Morgan to his nets than to jaunt into St. John's on the new railway and attend concerts or theatres or even spend the night at a ball.

Old Joey Morgan lived down the coast, at a part where the cliffs were jagged and the rocks ran out in terrible sharp points to meet the tide, where spray and spume dashed high in storm time, and wrecks frequently drive to their doom. Weird names and strange titles had these menacing rocks, and a place some bygone occurrence had dubbed "Bare Need." was the particular locality of Joey Morgan's home.

The cottage clung to the rock that towered behind it like a swift to a cliff, looking down on the narrow rocky road. It was a cosy little cottage, neat and tidy without and within, its many-paned windows cheaply but crisply curtained; its wide door-step acutely polished with brush and soap and its rag and skin mats precisely set in the order they had maintained for the last half century.

Three times had a mistress of this menage been carried feet-first over the spotless doorstep, to the little cemetery near the quaint, small church in the Cove—and in these days, when Martin Kelly came so often and so cheerily whistling along the cliff road to help Joey, the thrice-widowed, with his nets or traps, the

old fisherman had only a very wise and quiet and lovely grand-child, little Bertha Morgan, of Bare Need, to wash his platters and make him his strong Newfoundland "tay."

Little Bertha was of some remote kin to Martin Kelly, Morgans and Kellys having several times inter-married in that neighborhood, and Skipper Ned had early given permission for young Martin to learn his fishing lore from old Joey, as he learned his knowledge of dealing with the fisher-folk and their catch from his honest and keen-witted father.

So Martin had his triple training; he studied books with his mother, men and merchandise with his father and the sea and the perils thereof with staunch old Joey. What Bertha taught him he only discovered one glorious sunset evening, as they sat together on the step of the cottage at Bare Need, awaiting the leisurely approach of the grandfather, who was pottering about below on the beach.

It was rather a surprise to Martin to realize in a flash, how very beautiful the shore girl had grown. Her brow was wide and white, her eyes clear and softly hazel, her little nose daintily moulded, her mouth tremulous with sensitive feeling, or firm with self-control, as she listened to his account of Clo's plans for his future.

It came upon Martin so suddenly that he burst forth into some hasty expression of admiration and affection; he had his arm about the gentle little form, and was stammering the momentous question: "Oh, Bertha, do you love me?" before he half understood that the days and weeks and months had been leading up to this alone, before Bertha, unresisting but self-controlled, had told what she never thought of denying, that, for ever and ever so long, she had loved him dearly.

"Sure yes," she explained simply. "Always and always, but I never gave no heed, for I know what your mother would say," and she sighed, having so accurately gauged the tongue and temper of Clo Kelly as to consider the matter perfectly hopeless.

Even with such lugubrious outlook, she saw no reason for objecting when Martin, smoothing the little tendrils of soft brown curls from her brow, and turning her little face up to his, with his finger under the dimpled chin, said softly:

"And if you love me really, my dearie, give me a kiss, now!"

Indeed, she gave him two, sweet, serious kisses, renunciation in each touch of her lips.

Martin found himself strangely stirred, growing suddenly older, with a sense of some new, dear responsibility that made life an important and interesting thing.

He settled himself comfortably, with an arm about his little sweet-heart, and built air-castles gaily, while she, leaning against him, listened with a small motherly smile, passionless and silent.

So grandfather Joey found them, when he came tramping up from his nets, puzzle though he was, noticing at a glance their altered relations.

"An' what be you doin' here, Master Martin?" he asked gravely, with a certain authoritative kindness.

"I'm making love to Bertha, Joey, and telling her all the grand life we'll have together, when I'm the doctor of this shore, and she's the doctor's

wife," said the boy, with the new light in his brown eyes, and the new color on his cheeks.

Joey sat upon an upturned tub in the wee bit of garden.

"That's a fine story, indeed," he said humorously. "Sure the fairies must have been whisperin' it to thee! Go in, Bertha, an' bring Master Martin a cup o' tay, girl, an' me too."

As Bertha flitted into the gloom of the cottage, he turned seriously to the young lad.

"There's no harm in you, not a bit, but, Master Martin, I can't have you talking that-like to little Bertha! Her's for some fisher-lad or seafarin' boy, or maybe one of the city lads, for none of them be blind, sir. Thee and little Bertha's good friends. Let it be so, but nothing more. By God, if skipper and skipper's wife did know you and little Bertha was a-sittin' by this door with arms around one another, there'd be fish to fry without grease! Therefore, sir, because I be father and mither to little Bertha, I won't have she spoke lightly of nor to, Master Martin."

Joey Morgan had a grand voice, deep, full, impressive, and withal very gentle, and the boy's eyes fell and his cheeks cooled as it quietly boomed forth this ultimatum. He stood up slowly, thinking hard, then he said deliberately, weighing each word:

"I love little Bertha, Joey, and Bertha loves me—I only found these things out an hour ago. But I tell you now, that I shall be her husband, and she my wife, and no fisher-lad, nor counter-hopper from St. John's, shall ever have her. If you order me away from here, I shall keep away, but I am going to ask my father what to do."

Uncle Joey also stood up. He had thought he talked to a boy, but this one was a man.

"And your mither?" he asked. "Us all know, lad, what her thinks of Islanders. Us all know, for her tells it often, how you be trained for a grand place somewhere across Cabot Straits. What will her have to say about little Bertha?"

"We will not tell her," said Martin, smiling a little. "Father and I will talk it over, and let it rest."

Just then Bertha came demurely out with a steaming blue cup o' tay in each hand, and ran back for a platter of bread and butter, and no more was said on the matter.

But when Martin rose to go, he said:

"Come to the turn of the road with me, sweetheart"—and old Joey made no protest, when Bertha followed him through the wattle gate and down the cliff road.

Arrived at the point where the road followed a sharp curve of the rock and led to his home by the great bay, Martin took the little maid in his arms, and without a word kissed her in a way that made her catch her breath and drop her eyes, and run panting back to the cottage.

What Martin said to his father, as they two sat in the great warehouse, with hedges of codfish rearing on every side, even the sharp ears of Clo Kelly never heard, nor her quick brain remotely guessed at.

Whatever it was, the two finished their confab with a clasp of hands, good to see between father and son, and Clo, calling them in for their dinner, merely noted that they looked graver than usual, and were more reticent as they ate their meal, and concluded with a certain grim

sympathy that both felt the strain of the coming parting, when Martin should go to college in Canada, for his three years' study of medicine.

After much parley and urging, it was the medical profession the lad had decided on as the most likely to establish him speedily in his native place.

Clo did not dream that father and son already had their eyes upon the very practice which should be purchased, and that every possible detail had been assured that the young man should not be tempted to adopt the great Dominion as his field of work.

So that, while Clo dreamed of her handsome son, adorning the drawing-rooms of Montreal's millionaires, his father and he, and be it whispered, little Bertha of Bare Need also, had the site for a new house selected, on a quiet cove not far from Skipper Ned Kelly's big wharves and warehouses, and told each other what old Joey no longer called "fairy tales" of the happy days three years hence, when Martin Kelly, M.D., should return to his own folk.

It was perhaps because of that certain grim sympathy she felt, that Clo Kelly raised no objection when her husband and son took a short holiday down the line and spent some days at Heart's Content, inspecting the cable station and other interesting things.

And old Joey Morgan also made no protest when little Bertha went away somewhere for a fortnight to visit a girl friend, who was maid to the wife of the captain of one of those grim, grey battleships, and had lots to tell the quiet little shore girl of life in high society.

They stayed away on their various trips somewhere until two or three days before Martin's departure, but when the lad came back, his tenderness and attention to his mother seemed to have a new quality and so touched her that she cried out once.

"If you don't want to go to college, Martin, stay at home."

Whereat he laughed, "I certainly don't want to go, mother, but I'm going and I shall work so hard that those years will fly like a dream."

"And you will be home for two months every summer," said the mother, stilling her outburst quickly.

At which Martin kissed her and said nothing.

These events which happened during the next year could not, I do believe, have happened anywhere else but in that country where speech is silver and silence is golden, and folk value gold highly.

In the first place, Clo Kelly, dairymaid to the neighborhood, the best off and the most self-satisfied woman on the bay, fell ill of a fever and was subject to a long and tiresome convalescence, during which her temper was shorter and her tongue longer than pen could describe.

In fact, old Joey Morgan, when reciting some of the events of that stirring year, would shake his silvery head and say:

"An' all they sorrows and turmoils came by reason o' the tongue o' she, an' the temper o' she, both bein' terrible onartin."

It was the skipper who, on the eve of leaving for the seal fishing, suggested to Clo to ask little Bertha to come and stay with her during his absence, remarking that she was a quiet maid, and fond of the house, and had many little pleasant ways with sick folk, as old Joey, for whom she kept house, had told him.

Clo, exasperated beyond words with her one maid-of-all-work, who with the kindest heart had the gait of an elephant, and the tact of a rhinoceros, breaking into the room with the most sudden racket, and retarding to Clo every doleful and dire happening on the shore, nervously assented to the coming of little Bertha.

The distant connection of her husband with the tribes of Morgan and Kelly along the shore, had led to an attitude upon the part of his Canadian wife which the proud, sensitive Islanders felt, though neither by word nor deed did they resent it.

They simply kept her aloof, with

(To be concluded next week.)

Tide Fashions of Today

By FLEURETTE

Week-end Visits.

Torontonians are so especially fortunate in the climate and the situation of their city, that Southern summer visitors are at a loss to understand why they feel it necessary to leave home at all during the summer months, and it has become more and more customary to hear some fortunate lady say: "I much prefer to go South during the early spring months and spend the summer in my comfortable home in the city, than to go to some crowded summer resort and endure all sorts of inconveniences." She knows that all about Toronto there are beautiful spots where she and a tired husband may spend a couple of days each week, and she is assured of a hearty welcome at many a splendid summer home for a week-end visit. It is an easy matter to pack a suit case and perhaps motor out to enjoy a breath of country air from Friday to Monday. So milady's summer wardrobe is carefully planned with an eye to these brief visits. However, short as they are, the visitor feels it her duty to her hostess to be becomingly and suitably gowned, and in the Paris Gown Department, owing to building operations and consequent temporary upheaval, there has been a startling price reduction in the most desirable costumes, and the selection of attractive apparel at remarkably moderate prices has been an easy matter for the Toronto summer shoppers.

Linen Travelling Suits.

The linen suits play an important part in the week-end visits, for they are of such light weight that they are most seasonable, and have the added attraction of being often improved after a visit to the laundry, and for travelling and informal wear they are an almost indispensable part of a lady's wardrobe.

Now one may secure suits that were marked as high as thirty dollars for exactly one-third of that amount, and every one of these bargains show evidence of Parisian taste and workmanship. A favorite is of heavy golden brown linen, embroidered in self colors with touches of black; the skirt is a stylish model, having side pleats. Another pretty suit is of gray linen with black and white polka dot collar and plain skirt, while others come in rose, blue, mauve and white and are all very stylish and up-to-date.

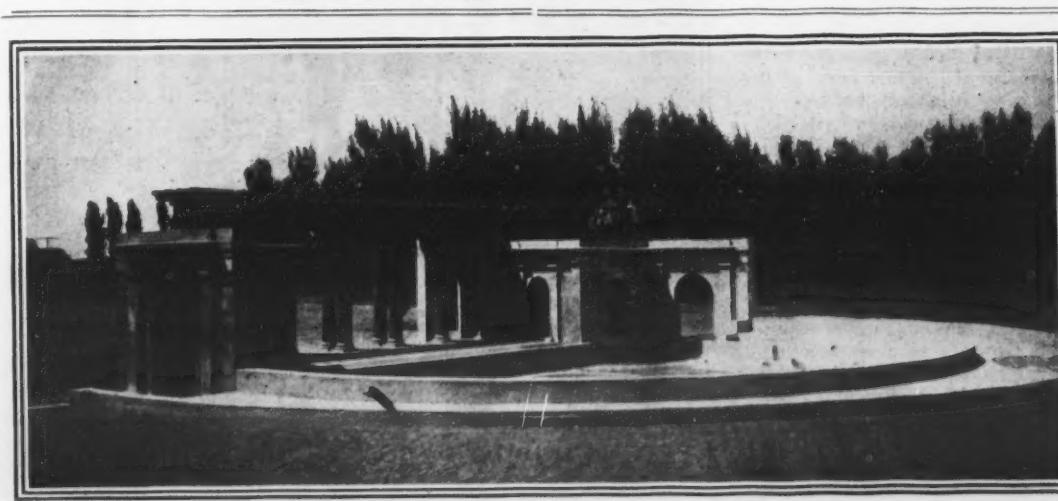
Popular Afternoon Gowns.

In packing the suit case one naturally selects the garments that will crease the least, and nothing can equal the popular foulard in that respect, and such a dress is suitable for any function given in the summer, be it garden party, regatta, afternoon tea, or even informal dinner. One beautiful gown shown was gold and white striped foulard. It had a deep black satin band around the skirt, and a modish girdle to match, while touches of gold lace made a most effective trimmings on collar and cuffs. A striking companion foulard had a large black pattern on salmon pink. This costume had the stylish panels, back and front, and a yoke of beautiful white lace completed a charming toilette. Both these gowns were marked exactly half price, and are only samples of many others equally as attractive and serviceable.

Charming Creations for the Evening.

There will be at least one dance during the Friday to Monday visit, and provision must be made for it, for even if she has left the heyday of youth behind, many a matron still enjoys the slow, dreamy waltz or jolly two-step as much as in the days of her early girlhood, and she finds that she has as many eager partners as in those golden days, and half suspects the secret of this popularity is due to the fact that she is so becomingly gowned. And she realizes that she was very wise to take advantage of the bargains in the Parisian dresses that all have that chic, Frenchy air which the well dressed woman knows is the acme of style and taste.

One gown suitable for the informal dance is of delft blue ninon, trimmed with satin bands of the same shade; the yoke is of exquisite white lace and has a touch of rose satin shining through a covering of blue chiffon, while in the ever popular white dresses there is a bewildering array of lingerie, marquisette and muslin gowns with bead, hand-embroidery and lace trimmings. And as one packed any one of these into the suit case, there would be the delightful sensation of knowing that it would be a credit to the wearer, and to the Robert Simpson Co.'s Paris Gown Department, from whence it came.



Greek theatre at the University of California, considered one of the finest specimens of Greek architecture in America, and the scene of conventions and other assemblages. (American Press.)

London Letter



LONDON, JULY 1ST.
THE grandest event of this wonderful season after the Coronation took place on Saturday last, when the Sailor King of the Empire which depends for its greatness on its navy reviewed his fleet and received the thunderous greetings of one hundred and seventy British and eighteen foreign warships lying at Spithead.

The Admiralty were the hosts of a number of overseas guests, including many Canadians, on board the s.s. Dongola, a P. & O. troopship, manned by Lascar sailors, which added a touch of the picturesque to the many memorable sights and sounds of the day.

As we ran down to Southampton in the morning, doubtless eyes were cast at the skies, which were leaden and sad, but hardly had the ship slipped out from her berth on her way to the Solent, where so many great naval scenes have taken place, than the sun shone, and remained shining until the last moments when as we moved away, leaving the gray ships behind, someone quoted:

"Far-called our navies melt away." Look back, for you'll never see a more wonderful sight!

Spithead is the historic spot for naval reviews. It was here, that the Romans sailed down from Chichester, and Alfred chased the Danes, and the English ships came into Spithead for supplies of food when the Spanish Armada was on their tracks; other great naval scenes have been witnessed there through the centuries, such as the departure for the Baltic of the fleet in 1854, and the reviews in the two Jubilee years. Queen Victoria went to her burial, from the Isle of Wight to the mainland, through the Solent; in 1902 there was the Coronation review, and in 1904, 1905, and 1908 there were famous reviews, but none can compare with the Coronation Review of King George, the greatest naval review which has ever taken place. One hundred and seventy British ships, with a tonnage of more than 1,000,000 and a total value of £100,000,000, stretched in long streets, rocking on green sea, every ship, from the cheeky torpedo boat to the big Neptune with her 20,000 tons, decked from stem to stern with flags, and manned by sailors in their best, which included white straw hats. As far as one could see, east and west, lay the gray guardians of the British Empire's safety and peace. Battleships, cruisers, armored and protected; depot ships; destroyers; torpedo boats and submarines kept their places while they waited for the man who stands at the head of the navy and rules over a great part of the earth's surface.

Overhead the sun blazed, making the water blue and green in holiday mood, while the waves were flecked with crisp little white caps. It shone on the guns and on the forest of funnels, and it touched the little gay flags, which appealed to the lighter side of one's nature, but, if one thought for a moment, were out of keeping with all that the British navy stands for. The whole object of the gray monsters is terrible; it is solemn. They stand for the protection of the weak and helpless at home and abroad; they stand for the safety of the many countries and islands flying the British flag, and if the time ever comes when Britannia loses her place as ruler of the waves England has seen her best days.

Looking at the fleet, which represented only one-third of the navy, one found it hard to believe that such a day could come. The men and the guns and the business-like ships seemed alike invincible. But close at hand, outside the lines of British ships, lay reminders that ours is not the only navy, nor the only country in the world. Here on a visit of congratulation and courtesy is the Delaware (U.S.A.) 20,000 largest of the visiting ships, and close to her Germany's Von der Tann, with a tonnage of 19,100, and France's Danton, with 18,000, and Japan's armored cruiser, Kurama, as well as little second-class protected cruiser; and Russia's armored cruiser of 18,420 tons. Others visiting England were a white cruiser from the Argentine Republic, and a tidy Eissvold from Norway, and the San Marco sent by Italy, and the Austrian-Hungarian battleship, Radetzky, while Chili, the Netherlands and Sweden were represented also. China had the Hai Chi, flying the yellow flag with the fearsome dragon; Turkey a cruiser flying the familiar crescent, and Denmark and Spain were represented. Last of all, almost alone, was the graceful white Georgios Averoff, the armored cruiser sent by Greece to take part in the historic review by King George V. And every foreign ship flew the white ensign as well as the flag of her own country.

There seemed all of a sudden a straining of the attention until someone said, "The King is coming now." We saw first the Trinity boat, with the flag of the Elder Brothers, then the Royal yacht, the Victoria and Albert, with the Royal Standard flying from her mainmast. She came gliding along gracefully, looking very fresh and shining, followed by the Royal yacht Alexandra, on which were the foreign princes and other visitors; the Admiralty yacht, and the official yacht of the port admiral. As the Royal yacht came from Portsmouth, she passed through the line of foreign ships and the first line of British ships, which included several flagships. With startling suddenness the guns began to crash a welcome to the Sailor King, and as one after another took it up there were flashes and then deafening explosions mingling with the cheers of the sailors, British and foreign, and of the people, and the sound of the National Anthem. Looking through a glass one could see the King standing on the bridge—a lonely figure—with his hand at the salute as he passed the ships which were giving him so enthusiastic a reception. Up and down the lines the Royal yacht glided, and then anchored to receive the visits of the admirals and chief naval officers. There was another magnificent salute when the yachts turned again for Portsmouth late in the afternoon; the guns again crashed and barked as one prays they need never do in grim earnest, and then the review was over.

In its way quite as interesting and solemn, and with almost more of homely human interest, was the great service in St. Paul's Cathedral—"Thanksgiving for the Coronation of His Majesty King George V. and Her Majesty Queen Mary, in the presence of Their Majesties," as the form of prayer said. The congregation was

obliged to be seated by eleven, but the hour before the service began was made interesting by the arrival of the countless important official and Royal guests, and by the passing to and fro of the clergy. Also by the performance of a magnificent programme of special music conducted in each case by the composers: Sir Frederick Bridge, Sir Alexander Mackenzie, Sir Edward Elgar, Dr. Walford Davies, Sir Hubert Parry and Sir Villiers Stanford.

It was a sunny day and the interior looked splendid as the light came through and brightened the mosaics, and the innermost recesses of the choir. As the hour for the service drew near the cathedral filled up and the congregation was kept busy identifying the various celebrities, including Mr. Asquith, Mr. Balfour, Sir Wilfrid Laurier, General Botha, Sir Joseph Ward and the other Premiers, and many generals, admirals and foreign visitors. Shortly before the King and Queen were due the other royalties came in and went to their places, accompanied by gay uniforms, and be-medalled officers. The Duke of Fife wore the ribbon of the Garter across his uniform. The Duchess and her two daughters all looked pale, and were dressed more simply than most of the Royal ladies. The Duke and Duchess of Connaught and Princess Patricia, and the Crown Prince and Princess of Sweden came in together, the ladies charmingly dressed. Prince Alexander of Teck, who is a fine looking man, wore uniform, and Princess Alexander a pretty frock and feathered hat. The Duke and Duchess of Teck were also present. Prince and Princess Christian and their daughters came early, Princess Louise and Princess Henry of Battenburg, and the sons of the latter, passed along the aisle and went to their places. The Duchess of Albany, in pale gray with white in her bonnet, was another Royalty attending the service. All the men asked wore uniform or levee dress, unless they were unfortunate enough to be obliged to content themselves with ordinary morning dress. One man sitting near me was in tweeds and carried a straw "boater."

Shortly before twelve the Bishop of London, the deans, the canons residentiary and the minor canons, accompanied by the Lord Mayor, in velvet and ermine, carrying the pearl sword of the city, and escorted by the sheriffs in their very warm-looking robes, went to the great west door to meet Their Majesties. On the very stroke of twelve, while the vast wave of cheering outside swept into the silent cathedral, there was a sudden roll of drums and blowing of trumpets, and the great cross was seen moving towards the altar. Following the symbol of our faith came the canons, the prebendaries, the sheriffs and the Lord Mayor, and then the King and Queen, followed by the Prince of Wales and Princess Mary. The King wore Admiral's uniform, and looked very well and rather sunburned. The Queen was in white with the ribbon of the Garter, and a white hat with blue feathers. Princess Mary wore a white frock and hat, and the Prince of Wales looked startlingly young in his midday uniform. He is shorter than his sister, and considering what young people are one may guess that he has been at times reminded of this in the home circle. As the King and Queen passed, Her Majesty acknowledged the bows and curtseys of the congregation. I did not notice that the King bowed. He was looking straight in front of him as he walked. Lord Kitchener was very imposing, and not far from him—dare one say, reminding the bystanders of the famous picture, "Dignity and Impudence"—walked Mr. Winston Churchill. Several of the Indian princes were also in attendance. The Bishop of London and the Dean of St. Paul's brought up the rear. I forgot to mention that the Archbishop of Canterbury had arrived early and gone straight to the chancel, taking no part in the procession.

The service was short and simple and most impressive. It began with the singing by an immense choir and by the six thousand in the congregation of the National Anthem, with the new second verse, which is much milder than the old one about "knavish tricks." After a magnificent Te Deum, there were special prayers that "Thy servant, George, now consecrated our King," might be confirmed with the princely spirit, that he might ever remember "that the whole world is subject to the power and empire of Christ our Redeemer, and that no man can reign happily who derives not his authority from Him."

Then the Bishop prayed for "Thy servant Mary our Queen, that by her piety and good works she may adorn the high dignity which she hath attained." After that the voices of the special choir swelled out in the anthem, "Zadok, the Priest," with its refrain, "God save the King. May the King live forever, hallelujah."

The service closed with the blessing and the singing with great heartiness of the old favorite "Now thank we all our God."

Then the procession of distinguished people reformed and the Royalties went off to the luncheon at the Guildhall, while the rest of us stood on the steps to watch the troops and the people scattering in all directions. The pigeons who look upon St. Paul's as their property, having seen the "captains and the kings depart" flew back to pick up scraps and compare notes about the topics of the day.

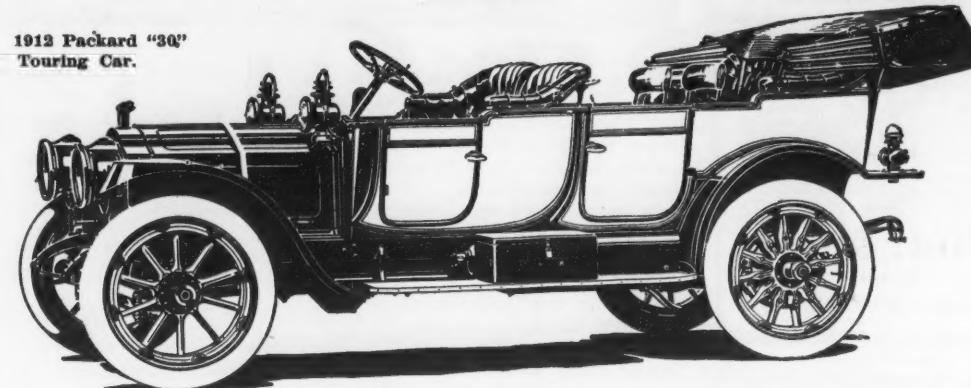
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THE chief events of the week have to be crammed into a very small space, though each is worth a column or thereabouts. They include the gala performance at the Opera; the gala performance at His Majesty's Theatre, which was a most brilliant event; the King's garden party, at which many Canadians were present; Mrs. Arthur Grenfell's party at the Festival of Empire, to meet the Princess Louise; the Dominion Day dinner, at which Sir Wilfrid announced Lord Strathcona's early resignation; and Lady Strathcona's reception at the Imperial Institute, to meet the Duke and Duchess of Connaught. Also yesterday was the King's gigantic children's party at the Festival, when 100,000 youngsters were entertained, and given a day to be remembered and told of in years to come to the subjects of a future King.

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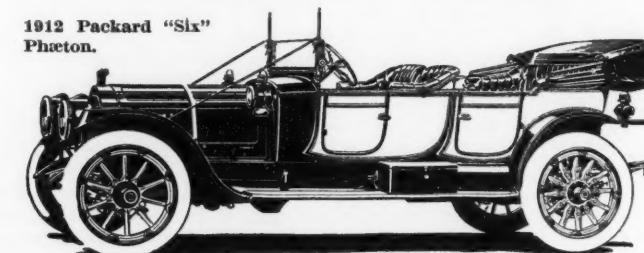
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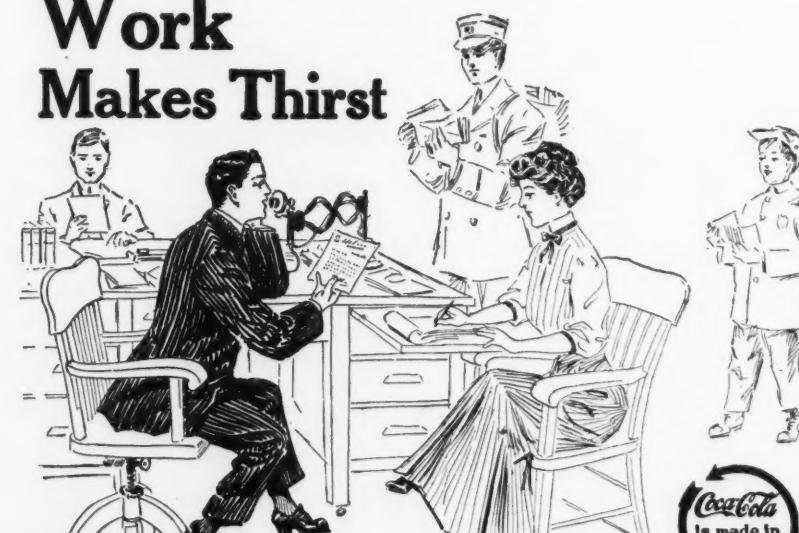
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King Moha Vajiravudh, the new ruler of Siam, was educated at Oxford and Sandhurst, and is anxious to introduce modern methods in every line of operation in his country. He is thirty years old and has spent more of his adult life in England than in his native land, studying the educational and business life of the Britons. He was crowned with commingled Buddhist, Brahmin, and secular ceremonies.



The Conversion of Clo' Kelly

By GRACE E. DENISON

SOMETIMES the Atlantic sweeps benignly into a great curve with wide borders and soft lines, with gently sloping beaches and some vegetation on the receding hills; sometimes a great defiant rock-step steps out into the brine with visor down and lance *couchant*, with grinding teeth and hiss of conflict between grim, stern lips.

Such is the thought of the coast-line of Eastern Newfoundland that rises in the mind whenever one recalls old Joey Morgan's story of Clo Kelly, Skipper Ned Kelly's wife. When Skipper Edward Kelly met and wooed Clo Henderson, the "teaching lady" from Nova Scotia, she was the prettiest, primest and most self-satisfied of outsiders. "Strangers," they call us down there, we who with more or less perception strive to enter into the life of the Islanders. The patronizing and superior stranger never gets within hail of their hearts, and Clo Kelly, although wooed and won and keenly loved by her Newfoundland husband, was often far enough from comprehending him.

One son, hardly snatched from peril in his birth, such a bonnie son, as might fully have testified to the love of the pretty school ma'am and her stalwart Islander was the gift of the gods to the pair, and on him, her own, as she jealously reflected, Clo Kelly fastened her anticipative ambitions. It never occurred to her to imagine Martin as Skipper Ned was, a middleman between the fisher folk and their market; instead she dreamed of him famous and feted among her own people—professional man in Montreal, a scientist in Halifax, maybe an officer in silver lace and epaulets on the bridge of one of the grim men-of-war which occasionally stirred up the neighborhood by anchoring in the beautiful bay upon which her parlor windows looked.

Early in life, little Martin, who was markedly intelligent and observant, learned to be called in, even from the delight of meeting the first fishing boat home from the Labrador, to his inexorable lessons, under Clo's capable direction. Skipper Ned would give the disappointed child a hug and say gravely: "Go, Martin. Mother needs you, lad."

Clo taught him faithfully from her own respectable store of learning, instilling also such mild lessons in deportment as the boy needed, until at twenty-one Martin Kelly was as fair specimen of a Newfoundland as ever stood upon his native shore and looked out upon the sea. He had a natural knack with the oar, a keen knowledge of the sea and its harvest, and it was more of a holiday for him to go out with old Joey Morgan to his nets than to jaunt into St. John's on the new railway and attend concerts or theatres or even spend the night at a ball.

Old Joey Morgan lived down the coast, at a part where the cliffs were jagged and the rocks ran out in terrible sharp points to meet the tide, where spray and spume dashed high in storm time, and wrecks frequently drove to their doom. Weird names and strange titles had these menacing rocks, and a place some bygone occurrence had dubbed "Bare Need." was the particular locality of Joey Morgan's home.

The cottage clung to the rock that towered behind it like a swift to a cliff, looking down on the narrow rocky road. It was a cosy little cottage, neat and tidy without and within, its many-paned windows cheaply but crisply curtained; its wide door-step acutely polished with brush and soap and its rag and skin mats precisely set in the order they had maintained for the last half century.

Three times had a mistress of this menage been carried feet-first over the spotless doorstep, to the little cemetery near the quaint, small church in the Cove—and in these days, when Martin Kelly came so often and so cheerily whistling along the cliff road to help Joey, the thrice-widowed, with his nets or traps, the

old fisherman had only a very wise and quiet and lovely grand-child, little Bertha Morgan, of Bare Need, to wash his platters and make him his strong Newfoundland "tay."

Little Bertha was of some remote kin to Martin Kelly, Morgans and Kellys having several times inter-married in that neighborhood, and Skipper Ned had early given permission for young Martin to learn his fishing lore from old Joey, as he learned his knowledge of dealing with the fisher-folk and their catch from his honest and keen-witted father.

So Martin had his triple training; he studied books with his mother, men and merchandise with his father and the sea and the perils thereof with staunch old Joey. What Bertha taught him he only discovered one glorious sunset evening, as they sat together on the step of the cottage at Bare Need, awaiting the leisurely approach of the grandfather, who was pottering about below on the beach.

It was rather a surprise to Martin to realize in a flash, how very beautiful the shore girl had grown. Her brow was wide and white, her eyes clear and softly hazel, her little nose daintily moulded, her mouth tremulous with sensitive feeling, or firm with self-control, as she listened to his account of Clo's plans for his future.

It came upon Martin so suddenly that he burst forth into some hasty expression of admiration and affection; he had his arm about the gentle little form, and was stammering the momentous question: "Oh, Bertha, do you love me?" before he half understood that the days and weeks and months had been leading up to this alone, before Bertha, unresisting but self-controlled, had told what she never thought of denying, that, for ever and even so long, she had loved him dearly.

"Sure yes," she explained simply. "Always and always, but I never gave no heed, for I know what your mother would say," and she sighed, having so accurately gauged the tongue and temper of Clo Kelly as to consider the matter perfectly hopeless.

Even with such lugubrious outlook, she saw no reason for objecting when Martin, smoothing the little tendrils of soft brown curls from her brow, and turning her little face up to his, with his finger under the dimpled chin, said softly:

"And if you love me really, my dearie, give me a kiss, now!"

Indeed, she gave him two, sweet, serious kisses, renunciation in each touch of her lips.

Martin found himself strangely stirred, growing suddenly older, with a sense of some new, dear responsibility that made life an important and interesting thing.

He settled himself comfortably, with an arm about his little sweetheart, and built air-castles gaily, while she, leaning against him, listened with a small motherly smile, passionless and silent.

So grandfather Joey found them, when he came tramping up from his nets, perblind though he was, noticing at a glance their altered relations.

"An' what be you doin' here, Master Martin?" he asked gravely, with a certain authoritative kindness.

"I'm making love to Bertha, Joey, and telling her all the grand life we'll have together, when I'm the doctor of this shore, and she's the doctor's

sympathy that both felt the strain of the coming parting, when Martin should go to college in Canada, for his three years' study of medicine.

After much parley and urging, it was the medical profession the lad had decided on as the most likely to establish him speedily in his native place.

Clo did not dream that father and son already had their eyes upon the very practice which should be purchased, and that every possible detail had been assured that the young man should not be tempted to adopt the great Dominion as his field of work.

So that, while Clo dreamed of her handsome son, adorning the drawing-rooms of Montreal's millionaires, his father and he, and it whispered, little Bertha of Bare Need also, had the site for a new house selected, on a quiet cove not far from Skipper Ned Kelly's big wharves and warehouses, and told each other what old Joey no longer called "fairy tales" of the happy days three years hence, when Martin Kelly, M.D., should return to his own folk.

It was perhaps because of that certain grim sympathy she felt, that Clo Kelly raised no objection when her husband and son took a short holiday down the line and spent some days at Heart's Content, inspecting the cable station and other interesting things.

And old Joey Morgan also made no protest when little Bertha went away somewhere for a fortnight to visit a girl friend, who was maid to the wife of the captain of one of those grim, grey battleships, and had lots to tell the quiet little shore girl of life in high society.

They stayed away on their various trips somewhere until two or three days before Martin's departure, but when the lad came back, his tenderness and attention to his mother seemed to have a new quality and so touched her that she cried out once.

"If you don't want to go to college, Martin, stay at home."

Whereat he laughed, "I certainly don't want to go, mother, but I'm going and I shall work so hard that those years will fly like a dream."

"And you will be home for two months every summer," said the mother, stilling her outburst quickly.

At which Martin kissed her and said nothing.

THE events which happened during the next year could not, I believe, have happened anywhere else but in that country where speech is silver and silence is golden, and folk value gold highly.

In the first place, Clo Kelly, dictioner to the neighborhood, the best off and the most self-satisfied woman on the bay, fell ill of a fever and was subject to a long and tiresome convalescence, during which her temper was shorter and her tongue longer than pen could describe.

In fact, old Joey Morgan, when reciting some of the events of that stirring year, would shake his silvery head and say:

"An' all they sorrows and turmoils came by reason o' the tongue o' she, an' the temper o' she, both bein' terrible onscartin."

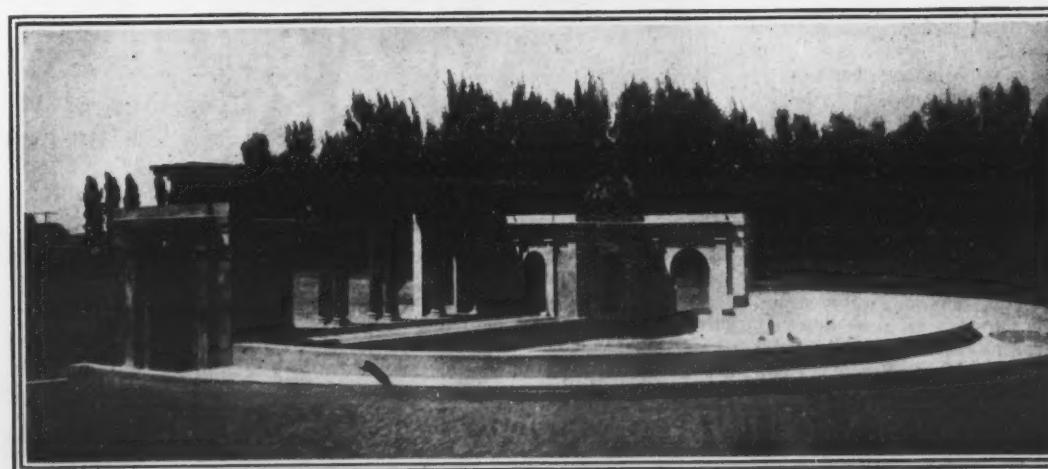
It was the skipper who, on the eve of leaving for the seal fishing, suggested to Clo to ask little Bertha to come and stay with her during his absence, remarking that she was a quiet maid, and fond of the house, and had many little pleasant ways with sick folk, as old Joey, for whom she kept house, had told him.

Clo, exasperated beyond words with her one maid-of-all-work, who with the kindest heart had the gait of an elephant, and the tact of a rhinoceros, breaking into the room with the most sudden racket, and retailing to Clo every doleful and dire happening on the shore, nervously ascertained to the coming of little Bertha.

The distant connection of her husband with the tribes of Morgan and Kelly along the shore, had led to an attitude upon the part of his Canadian wife which the proud, sensitive Islanders felt, though neither by word nor deed did they resent it.

They simply kept her aloof, with

(To be concluded next week.)



Greek theatre at the University of California, considered one of the finest specimens of Greek architecture in America, and the scene of conventions and other assemblages. (American Press.)

The Fashions of Today

By FLEURETTE

Week-end Visits.

Torontonians are so especially fortunate in the climate and the situation of their city, that Southern summer visitors are at a loss to understand why they feel it necessary to leave home at all during the summer months, and it has become more and more customary to hear some fortunate lady say: "I much prefer to go South during the early spring months and spend the summer in my comfortable home in the city, than to go to some crowded summer resort and endure all sorts of inconveniences." She knows that all about Toronto there are beautiful spots where she and a tired husband may spend a couple of days each week, and she is assured of a hearty welcome at many a splendid summer home for a week-end visit. It is an easy matter to pack a suit case and perhaps motor out to enjoy a breath of country air from Friday to Monday. So milady's summer wardrobe is carefully planned with an eye to these brief visits. However, short as they are, the visitor feels it her duty to her hostess to be becomingly and suitably gowned, and in the Paris Gown Department, owing to building operations and consequent temporary upheaval, there has been a startling price reduction in the most desirable costumes, and the selection of attractive apparel at remarkably moderate prices has been an easy matter for the Toronto summer shoppers.

Linen Travelling Suits.

The linen suits play an important part in the week-end visits, for they are of such light weight that they are most seasonable, and have the added attraction of being often improved after a visit to the laundry, and for travelling and informal wear they are an almost indispensable part of a lady's wardrobe.

Now one may secure suits that were marked as high as thirty dollars for exactly one-third of that amount, and every one of these bargains show evidence of Parisian taste and workmanship. A favorite is of heavy golden brown linen, embroidered in self colors with touches of black; the skirt is a stylish model, having side pleats. Another pretty suit is of gray linen with black and white polka dot collar and plain skirt, while others come in rose, blue, mauve and white and are all very stylish and up-to-date.

Popular Afternoon Gowns.

In packing the suit case one naturally selects the garments that will crease the least, and nothing can equal the popular foulard in that respect, and such a dress is suitable for any function given in the summer, be it garden party, regatta, afternoon tea, or even informal dinner. One beautiful gown shown was gold and white striped foulard. It had a deep black satin band around the skirt, and a modish girdle to match, while touches of gold lace made a most effective trimmings on collar and cuffs. A striking companion foulard had a large black pattern on salmon pink. This costume had the stylish panels, back and front, and a yoke of beautiful white lace completed a charming toilette. Both these gowns were marked exactly half price, and are only samples of many others equally as attractive and serviceable.

Charming Creations for the Evening.

There will be at least one dance during the Friday to Monday visit, and provision must be made for it, for even if she has left the heyday of youth behind, many a matron still enjoys the slow, dreamy waltz or jolly two-step as much as in the days of her early girlhood, and she finds that she has as many eager partners as in those golden days, and half suspects the secret of this popularity is due to the fact that she is so becomingly gowned. And she realizes that she was very wise to take advantage of the bargains in the Parisian dresses that all have that chic, Frenchy air which the well dressed woman knows is the acme of style and taste.

One gown suitable for the informal dance is of delft blue ninon, trimmed with satin bands of the same shade; the yoke is of exquisite white lace and has a touch of rose satin shining through a covering of blue chiffon, while in the ever popular white dresses there is a bewildering array of lingerie, marquisette and muslin gowns with bead, hand-embroidery and lace trimmings. And as one packed any one of these into the suit case, there would be the delightful sensation of knowing that it would be a credit to the wearer, and to the Robert Simpson Co.'s Paris Gown Department, from whence it came.

London Letter



London, July 1st. THE grandest event of this wonderful season after the Coronation took place on Saturday last, when the Sailor King of the Empire which depends for its greatness on its navy reviewed his fleet and received the thunderous greetings of one hundred and seventy British and eighteen foreign warships lying at Spithead.

The Admiralty were the hosts of a number of overseas guests, including many Canadians, on board the s.s. Dongola, a P. & O. troopship, manned by Lascar sailors, which added a touch of the picturesque to the many memorable sights and sounds of the day. As we ran down to Southampton in the morning, doubtless eyes were cast at the skies, which were leaden and sad, but hardly had the ship slipped out from her berth on her way to the Solent, where so many great naval scenes have taken place, than the sun shone, and remained shining until the last moments when as we moved away, leaving the gray ships behind, someone quoted:

"Far-called our navies melt away." Look back, for you'll never see a more wonderful sight!

Spithead is the historic spot for naval reviews. It was here, that the Romans sailed down from Chichester, and Alfred chased the Danes, and the English ships came into Spithead for supplies of food when the Spanish Armada was on their tracks; other great naval scenes have been witnessed there through the centuries, such as the departure for the Baltic of the fleet in 1854, and the reviews in the two Jubilee years. Queen Victoria went to her burial, from the Isle of Wight to the mainland, through the Solent; in 1902 there was the Coronation review, and in 1904, 1905, and 1908 there were famous reviews, but none can compare with the Coronation Review of King George, the greatest naval review which has ever taken place. One hundred and seventy British ships, with a tonnage of more than 1,000,000 and a total value of £100,000,000, stretched in long streets, rocking on green sea, every ship, from the cheeky torpedo boat to the big Neptune with her 20,000 tons, decked from stem to stern with flags, and manned by sailors in their best, which included white straw hats. As far as one could see, east and west, lay the gray guardians of the British Empire's safety and peace. Battleships, cruisers, armored and protected; depot ships; destroyers; torpedo boats and submarines kept their places while they waited for the man who stands at the head of the navy and rules over a great part of the earth's surface.

Overhead the sun blazed, making the water blue and green in holiday mood, while the waves were flecked with crisp little white caps. It shone on the guns and on the forest of funnels, and it touched the little gay flags, which appealed to the lighter side of one's nature, but, if one thought for a moment, were out of keeping with all that the British navy stands for. The whole object of the gray monsters is terrible; it is solemn. They stand for the protection of the weak and helpless at home and abroad; they stand for the safety of the many countries and islands flying the British flag, and if the time ever comes when Britannia loses her place as ruler of the waves England has seen her best days.

Looking at the fleet, which represented only one-third of the navy, one found it hard to believe that such a day could come. The men and the guns and the business-like ships seemed alike invincible. But close at hand, outside the lines of British ships, lay reminders that ours is not the only navy, nor the only country in the world. Here on a visit of congratulation and courtesy is the Delaware (U.S.A.) 20,000 largest of the visiting ships, and close to her Germany's Von der Tann, with a tonnage of 19,100, and France's Danton, with 18,000, and Japan's armored cruiser, Kurama, as well as little second-class protected cruiser; and Russia's armored cruiser of 18,420 tons. Others visiting England were a white cruiser from the Argentine Republic, and a tidy Eissvold from Norway, and the San Marco sent by Italy, and the Austrian-Hungarian battleship, Radetzky, while Chili, the Netherlands and Sweden were represented also. China had the Hai Chi, flying the yellow flag with the fearsome dragon; Turkey a cruiser flying the familiar crescent, and Denmark and Spain were represented. Last of all, almost alone, was the graceful white Georgios Averoff, the armored cruiser sent by Greece to take part in the historic review by King George V. And every foreign ship flew the white ensign as well as the flag of her own country.

There seemed all of a sudden a straining of the attention until someone said, "The King is coming now." We saw first the Trinity boat, with the flag of the Elder Brothers, then the Royal yacht, the Victoria and Albert, with the Royal Standard flying from her mainmast. She came gliding along gracefully, looking very fresh and shining, followed by the Royal yacht Alexandra, on which were the foreign princes and other visitors; the Admiralty yacht, and the official yacht of the port admiral. As the Royal yacht came from Portsmouth, she passed through the line of foreign ships and the first line of British ships, which included several flagships. With startling suddenness the guns began to crash a welcome to the Sailor King, and as one after another took it up there were flashes and then deafening explosions mingling with the cheers of the sailors, British and foreign, and of the people, and the sound of the National Anthem. Looking through a glass one could see the King standing on the bridge—a lonely figure—with his hand at the salute as he passed the ships which were giving him so enthusiastic a reception. Up and down the lines the Royal yacht glided, and then anchored to receive the visits of the admirals and chief naval officers. There was another magnificent salute when the yachts turned again for Portsmouth late in the afternoon; the guns again crashed and barked as one prays they need never do in grim earnest, and then the review was over.

* * *

In its way quite as interesting and solemn, and with almost more of homely human interest, was the great service in St. Paul's Cathedral—"Thanksgiving for the Coronation of His Majesty King George V. and Her Majesty Queen Mary, in the presence of Their Majesties," as the form of prayer said. The congregation was

obliged to be seated by eleven, but the hour before the service began was made interesting by the arrival of the countless important official and Royal guests, and by the passing to and fro of the clergy. Also by the performance of a magnificent programme of special music conducted in each case by the composers: Sir Frederick Bridge, Sir Alexander Mackenzie, Sir Edward Elgar, Dr. Walford Davies, Sir Hubert Parry and Sir Villiers Stanford.

It was a sunny day and the interior looked splendid as the light came through and brightened the mosaics, and the innermost recesses of the choir. As the hour for the service drew near the cathedral filled up and the congregation was kept busy identifying the various celebrities, including Mr. Asquith, Mr. Balfour, Sir Wilfrid Laurier, General Botha, Sir Joseph Ward and the other Premiers, and many generals, admirals and foreign visitors. Shortly before the King and Queen were due the other royalties came in and went to their places, accompanied by gay uniforms, and be-medalled officers. The Duke of Fife wore the ribbon of the Garter across his uniform. The Duchess and her two daughters all looked pale, and were dressed more simply than most of the Royal ladies. The Duke and Duchess of Connaught and Princess Patricia, and the Crown Prince and Princess of Sweden came in together, the ladies charmingly dressed. Prince Alexander of Teck, who is a fine looking man, wore uniform, and Princess Alexander a pretty frock and feathered hat. The Duke and Duchess of Teck were also present. Prince and Princess Christian and their daughters came early, Princess Louise and Princess Henry of Battenburg, and the sons of the latter, passed along the aisle and went to their places. The Duchess of Albany, in pale gray with white in her bonnet, was another Royalty attending the service. All the men asked wore uniform or levee dress, unless they were unfortunate enough to be obliged to content themselves with ordinary morning dress. One man sitting near me was in tweeds and carried a straw "boater."

Shortly before twelve the Bishop of London, the deans, the canons residentiary and the minor canons, accompanied by the Lord Mayor, in velvet and ermine, carrying the pearl sword of the city, and escorted by the sheriffs in their very warm-looking robes, went to the great west door to meet Their Majesties. On the very stroke of twelve, while the vast wave of cheering outside swept into the silent cathedral, there was a sudden roll of drums and blowing of trumpets, and the great cross was seen moving towards the altar. Following the symbol of our faith came the canons, the prebendaries, the sheriffs and the Lord Mayor, and then the King and Queen, followed by the Prince of Wales and Princess Mary. The King wore Admiral's uniform, and looked very well and rather sunburned. The Queen was in white with the ribbon of the Garter, and a white hat with blue feathers. Princess Mary wore a white frock and hat, and the Prince of Wales looked startlingly young in his middy's uniform. He is shorter than his sister, and considering what young people are one may guess that he has been at times reminded of this in the home circle. As the King and Queen passed, Her Majesty acknowledged the bows and curtseys of the congregation. I did not notice that the King bowed. He was looking straight in front of him as he walked. Lord Kitchener was very imposing, and not far from him—dare one say, reminding the bystanders of the famous picture, "Dignity and Impudence"—walked Mr. Winston Churchill. Several of the Indian princes were also in attendance. The Bishop of London and the Dean of St. Paul's brought up the rear. I forgot to mention that the Archbishop of Canterbury had arrived early and gone straight to the chancel, taking no part in the procession.

The service was short and simple and most impressive. It began with the singing by an immense choir and by the six thousand in the congregation of the National Anthem, with the new second verse, which is much milder than the old one about "knavish tricks." After a magnificent Te Deum, there were special prayers that "Thy servant, George, now consecrated our King," might be confirmed with the princely spirit, that he might ever remember "that the whole world is subject to the power and empire of Christ our Redeemer, and that no man can reign happily who derives not his authority from Him."

Then the Bishop prayed for "Thy servant Mary our Queen, that by her piety and good works she may adorn the high dignity which she hath attained." After that the voices of the special choir swelled out in the anthem, "Zadok, the Priest," with its refrain, "God save the King. May the King live forever, hallelujah."

The service closed with the blessing and the singing with great heartiness of the old favorite "Now thank we all our God."

Then the procession of distinguished people reformed and the Royalties went off to the luncheon at the Guildhall, while the rest of us stood on the steps to watch the troops and the people scattering in all directions. The pigeons who look upon St. Paul's as their property, having seen the "captains and the kings depart" flew back to pick up scraps and compare notes about the topics of the day.

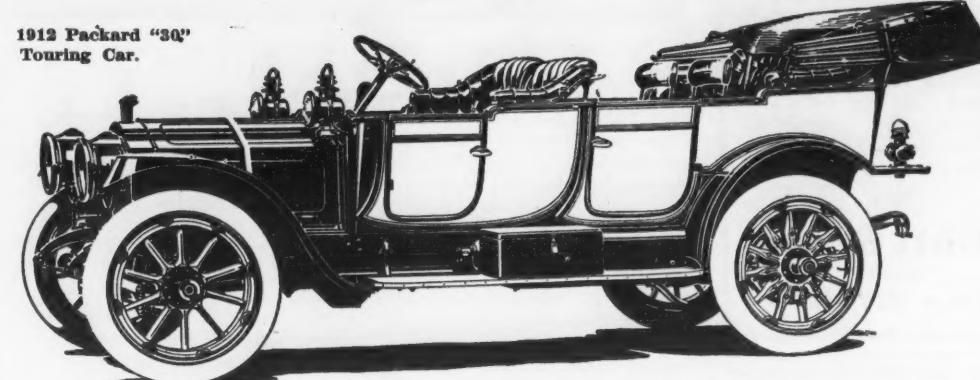
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THE chief events of the week have to be crammed into a very small space, though each is worth a column or thereabouts. They include the gala performance at the Opera; the gala performance at His Majesty's Theatre, which was a most brilliant event; the King's garden party, at which many Canadians were present; Mrs. Arthur Grenfell's party at the Festival of Empire, to meet the Princess Louise; the Dominion Day dinner, at which Sir Wilfrid announced Lord Strathcona's early resignation; and Lady Strathcona's reception at the Imperial Institute, to meet the Duke and Duchess of Connaught. Also yesterday was the King's gigantic children's party at the Festival, when 100,000 youngsters were entertained, and given a day to be remembered and told of in years to come to the subjects of a future King.

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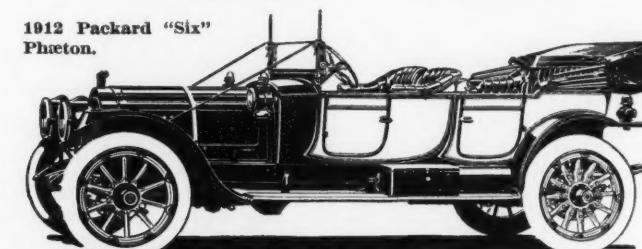
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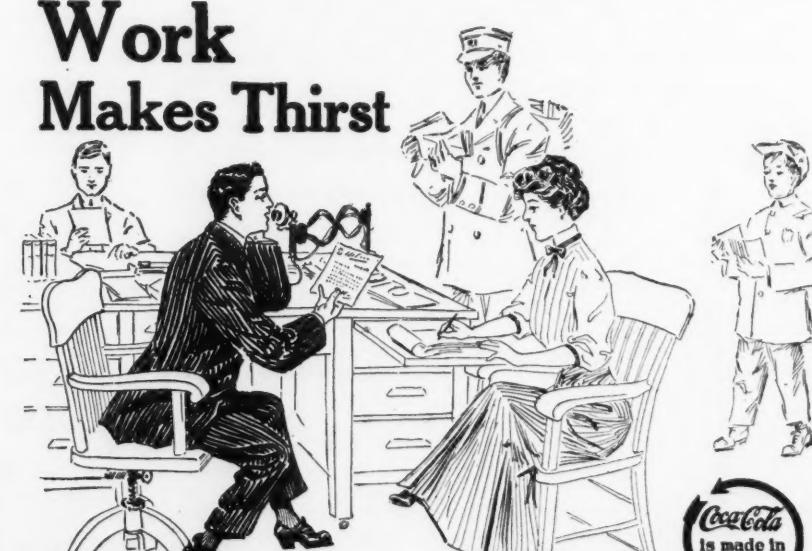
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King Moha Vajiravudh, the new ruler of Siam, was educated at Oxford and Sandhurst, and is anxious to introduce modern methods in every line of operation in his adult life in England than in his native land, studying the educational and business life of the Britons. He is thirty years old and has spent more

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In the extremely important matter of having her hair dressed, or of selecting suitable hair needs, she never allows herself to follow the ordinary or commonplace.

Uncommon and out of the ordinary hair arrangement and hair needs are very special features of the **PEMBER** Store. Refinement and beauty of style, individual effects and exclusive hair needs at moderate prices are our warrant for requesting a visit.

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Originators of

Fine Hair Needs

Next Yonge St. Arcade

FRECKLES MOTH PATCHES DISCOLORATIONS

Those little brown spots, freckles, are bad enough, but when one has a moth covered or discolored skin one has no complexion at all.

PRINCESS COMPLEXION PURIFIER

makes any kind of a poor complexion healthy. It doesn't cover up troubles of the skin but removes them. It has a reputation of 20 years behind it. It cures black-heads, pimples and other skin afflictions. Price \$1.50 delivered anywhere.

SUPERFLUOUS HAIR

MOLES, WARTS, etc., eradicated permanently by our reliable method of antiseptic electrolysis. Satisfaction assured in each case. Descriptive booklet mailed free.

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SUPERFLUOUS HAIR

Removed by the New Principle

De Miracle

a revelation to modern science. It is the only scientific and practical way to destroy hair. Don't waste time experimenting with electrolysis, X-ray and depilatories. These are offered you on the BARE WORD of the operators and manufacturers. **De Miracle** is not. It is the only method which is endorsed by physicians, surgeons, dermatologists, medical journals and prominent magazines. Booklet free, in mail, enclosing 10c. **De Miracle** mailed, sealed in plain wrapper, for \$1.00. **De Miracle Chemical Co.**, 1012 Park Ave., New York. Your money back without question (no red tape) if it fails to do all that is claimed for it. For sale by

The Robt. Simpson Co., Limited
TORONTO.

THE late King Leopold II. of Belgium once made a quick answer to a radical deputy who had said of the king that he would make an admirable president of a republic. "Really?" replied the king, with his most ingenuous air. "Really? Do you know, I think I shall pay a compliment in your style to my physician, Dr. Thirier, who is coming to see me presently. I shall say, 'Thirier, you are a great doctor, and I think you would make an excellent veterinary surgeon.'"



With the coming of the extreme heat we hear more clearly the voice of lake and river telling us to leave the city with its noise and dust, and we are not loath to answer their call, and so July finds Toronto deserted for a time, and the pretty hotels of Muskoka, Georgian Bay and the Lake of Bays filling with those who love the coolness and beauties of these lakes. At the Wawa Hotel are Mr. and Mrs. Albert Dymont and Miss Margaret Dymont; Mr. and Mrs. James McKenzie and their small daughter; while Go Home Bay is favored by Mr. and Mrs. Lorne Harris, Mrs. Salter Jarvis, who has taken a house for July and August. At the Royal Muskoka Hotel are Mr. E. J. Lennox, Mr. E. E. Lennox, Y. S. Ryerson, Mr. and Mrs. John T. Wilson, Miss Wilson, Colonel James Mason, W. Ritchie and Mr. and Mrs. Saunders.

Mrs. W. H. Grant, St. George Mansions, left last week for a couple of months' visit to her parents, Mr. and Mrs. R. M. King, South Park street, Halifax, Nova Scotia.

Mr. and Mrs. Ross Robertson, of Culloden, are going to England next week.

Mr. and Mrs. Lambe, of Fallingbrook, Queen street, are going on a tour around the world. They start the second week in August.

Mr. and Mrs. Horsman, Crescent road, left on Monday for a vacation.

Mrs. Ambrose, of Hamilton, is at Point Selkirk for a few weeks.

Mr. and Mrs. Allen Ramsay are leaving to-morrow for a holiday at the seaside.

The marriage of Miss Nora McSloy and Captain de Crespiigny will take place on July 19, in London, England.

Mayor Geary and his mother are expected home immediately.

Mr. and Mrs. Arthur Woodward, of Chatham, Ont., and their little daughter were in town on Saturday, on the way to Montreal by boat. They will probably spend some time in the Maritime Provinces.

Mr. and Mrs. Starr McCrae were in town on Friday for their wedding tour. Mrs. McCrae was Helen Thomas of Detroit.

Mr. and Mrs. J. D. Macmillan Lindsay announce the engagement of their elder daughter, Caroline (Lena) to Dr. O. Houghton Love, son of Rev. Dr. and Mrs. A. L. Love, Brooklyn, New York. The marriage will take place the 19th of this month.

Captain and Mrs. George Capron Brooke are spending the summer months in Athelrey.

Mrs. Fred Somerville is in Cobourg for the vacation.

Sir Thomas and Lady Tait sailed on July 1 for Canada. They and their charming daughter took part in all the Coronation festivities in London.

Shoals of Toronto and other Canadian friends and admirers of the Countess of Minto are pleased to read of her appointment as lady-in-waiting to Her Majesty Queen Mary.

Mr. W. S. Andrews sailed on July 8th by the Megantic for England.

Lady Mulock is at her country home, "The Elms," Newmarket, and will have as her guest her daughter-in-law, Mrs. William Mulock.

Oakville in the past few years has grown in popularity and has been made even more beautiful by the building of many handsome homes. Those from Toronto who spend the summer in this delightful little town are Mr. and Mrs. Bert Cox, Mr. and Mrs. Gooderham Mitchell, Mr. and Mrs. Ross Gooderham and Mr. and Miss Brouse.

Mr. and Mrs. Cawthra Mulock have taken a house at Jackson's Point and will have many enjoyable week-end parties during July and August.

Mrs. Arthur Kirkpatrick will be the guest of Mrs. Boulthee at their farm at York Mills during the month of July.

Earl Percy, whose engagement to Lady Helen Gordon-Lennox was recently announced in London, is on his way out to Canada, as are also Lady Cecilia Roberts and Lady Dorothy Howard.

Miss Nora Gwynne, Miss Olive Buchanan and a party of young people will camp for a few weeks in Muskoka.

Mrs. John Massey and her daughter, who are in England, are at present enjoying the beauties of Devonshire, and I hear will soon leave for Scotland. Mrs. G. Mills and daughter are spending a few weeks on the Welsh coast.

Mr. and Mrs. Walter Curry have left for the West, making short stays at Laggan, Field, and will go on to Victoria before returning home.

Miss Julia Cayley has returned from Montreal, where she was staying with Mrs. Gavin Ogilvie.

Miss Smythe, of Kingston, who has been in town for some weeks, the guest of Mrs. McMurrich and Mrs. Philip Toller, has returned to Kingston.

Miss Winifred Adams, who has been in Toledo the guest of Miss Winters Coldham for the past few weeks, has returned home.

The Toronto colony at Cobourg will be much larger this season than ever before. Many Torontonians who

have usually gone to the lakes, have this summer favored Cobourg, among them being Mr. and Mrs. Lorne Somerville, Mr. and Mrs. C. Robertson, Mr. and Mrs. George E. Gooderham and many others.

Mrs. Andrew Smith and Miss Barrett, of Ottawa, are at the Queen's Royal, Niagara-on-the-Lake, for July and August.

Mr. and Mrs. H. D. P. Armstrong have left for Brackley Beach, Prince Edward Island, for the summer.

Mr. Arthur A. Allan has returned to town after a three months' trip through Italy and England. Mr. Allan will spend the summer months at the Lambton Golf Club.

Mr. and Mrs. Haynes Challoner have gone to the Island for the summer.

Mr. and Mrs. Lorne Somerville have taken a house on Farnham avenue, and on their return home in September will occupy it.

Mrs. Taylor and Miss Evelyn Taylor have left for Marble Head, Mass., where they will spend July and August. Mr. and Mrs. George Gale will be at the Lambton Golf Club for the next two months.

A few of those who have gone to Ottawa for the Inter-provincial Golf Tournament are Mr. R. H. C. Caselli, D. D. Dick, G. Lyon, A. E. Austen, R. S. Cochran.

Mr. and Mrs. Bruce Harman and Miss Francis Harman have left for Little Metis, Quebec, where they will spend July and August.

Mrs. Gwynne, of Ottawa, is at St. Agathe and Mr. W. Gwynne is to pay her a visit later in the season.

Among those sailing for England on the Empress of Britain from Quebec are Mrs. A. M. Cosby and her three daughters. They will be away some time, and during their absence their lovely house will be closed. And many there will be who will miss the always delightful evenings made so enjoyable by the hostess of Maplehern.

Mrs. W. C. Mathews, Miss Louie Mathews and Miss Olive Mathews have left for Halifax, going all the way by boat. They will be absent about a month.

Mr. Robert Laird is in town spending his holidays with his parents, Mr. and Mrs. Alexander Laird of Cluney avenue.

Miss Bea McGill is in Kingston visiting her parents, Col. and Mrs. McGill. Mrs. William Ince is in Trenton and will return to town next week.

Mrs. E. O. Bickford is out from England and will spend the summer with her son and daughter-in-law, Major and Mrs. Harold Bickford, who are comfortably settled in their beautiful new home on Forest Hill road.

Miss Marion Cameron, who has been spending a few weeks with Miss Helen Adams, has left for a visit to Mrs. Howard Spohn, later going to Minnigog for August.

Dr. and Mrs. Norman Anderson are at Cap a'Aigle, where they purpose remaining for a month or six weeks.

Mr. D. R. Wilkie spent a few days at the Queens Royal, Niagara-on-the-Lake. Mr. and Mrs. George Harcourt, Mr. J. B. Kilgour, Mr. and Mrs. Alexander Laird, and Miss Margaret Laird spent the week-end at the Clifton House, the latter party motoring over.

Mrs. John Waldie and Mr. R. C. H. Cassels' little son and nurse are leaving to spend a few weeks with Mrs. Scott Waldie at Southampton.



POETIC PHOTOGRAPHY.
Mrs. David Beatty and her son David. Mrs. Beatty is the wife of the youngest British Admiral and a daughter of the late Marshall Field of Chicago.

—From a photo by Lallie Charles in Vogue.

Ryrie Diamonds

If you buy Diamonds at Ryrie's you secure the finest quality obtainable at a substantial saving in their cost. Our position in the selling of Diamonds is most unique.

Diamonds Enter Canada Duty Free. Our Stock is the Largest in Canada. We purchase Direct from the Cutters.

This gives us a decided advantage over all of our competitors, and enables us to sell "first water" gems at prices unequalled by any other establishment.

Ryrie Bros., Limited

Diamond Merchants, Jewelers and Silversmiths

JAMES RYRIE, Pres.

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TORONTO

At this season of the year, when the verandah is so much in use, a pretty vase of flowers adds greatly to the artistic effect of the "porch." Ferns have a "cooling" look, and



can supply all your requirements in Cut Flowers and Ferns.

DESIGNS, BOUQUETS AND DECORATIONS.

Only the choicest Cut Flowers sent out. Everything guaranteed. Flowers delivered aboard steamers from any port on the continent.

Night and Sunday phone: Junction 858.

After a Dip

You can safely sit on the sand and enjoy the sunshine if you have a bottle of

CAMPANA'S ITALIAN BALM

to anoint your face with afterwards—prevents peeling of the skin or blisters. 25c. at drug stores. Beware of injurious substitutes. Ask for Campana's Italian Balm.

E. G. WEST & CO., Agents

TORONTO

Country House, Oakville



Some attractive features about the above residence: One acre of ground, splendid trees, dry-stone fence, hot water heating, electric and telephone, well town water supply, modern bathroom, spacious living room (thirteen by six-foot) with fireplace, large dining room, large parlour, hall fourteen feet wide, has high wood paneling to first floor, large fireplace, beamed ceiling, oak staircase, dining room has open paneling, plate-rail, built-in china cupboard, window seat; bedrooms are large, each with window seat (lidded) and roomy, light, airy, airy. Particulars and photos on request. Call up owner at North 79 and arrange meeting at Oakville for Saturday afternoon.

THE CANADIAN BANK OF COMMERCE

SIR EDMUND WALKER, C.V.O., LL.D., D.C.L., President.

ALEXANDER LAIRD, General Manager.

CAPITAL, \$10,000,000. REST, \$8,000,000

TRAVELLERS' CHEQUES

Issued by The Canadian Bank of Commerce, are the most convenient form in which to carry money when travelling. They are negotiable everywhere, self-identifying, and the exact amount payable in the principal foreign countries is printed on the face of every cheque. The cheques are issued in denominations of

\$10, \$20, \$50, \$100 and \$200

and may be obtained on application at the Bank.

In connection with its Travellers' Cheques The Canadian Bank of Commerce has issued a booklet entitled "Information of Interest to Those About to Travel," which will be sent free to anyone applying for it.

The Bean in the Cream.

THE vanilla plant is the only orchid of any industrial value. As orchids go the plant is not unattractive, for the foliage is much greener and more enduring than in the case of most of the species. It is a climber, and when the leaves are fresh it brightens a small tree trunk wonderfully. The vanilla planifolia, to give it its full name, is a terrestrial parasite. It climbs from the ground, but once established has feeding stations on the bark all along the line. The leaves—long, very smooth and light green—are alternate, and at the axil of each is a sucker a few inches in length that fastens itself securely to the tree, lying flat against the bark. The blossoms are inconspicuous. It is the resultant pods that are the vanilla of the industrial world. They are slim pods six to eight inches long, and when dried for the market are of a rich, deep reddish brown. These are called vanilla beans, but without warrant. They contain no bean; the seed in them is as fine as dust. These seeds are the black specks that are usually found in the finest grade of vanilla ice cream, the best chefs in the world over preferring to grind the "bean" rather than use the extract. Vanilla is found growing wild in the Bahamas, West Indies and Central America.

SOCIAL AND PERSONAL

On the 15th inst., at the Church of St. Mary Abbots, Kensington, W., by the Rev. Prebendary Pennefather, assisted by the Rev. Gavin Hamilton (uncle of the bridegroom), Mr. Cecil Hay-Drummond-Hay, son of Sir Robert and Lady Hay-Drummond-Hay, 7, Brechin Place, S.W., to Miss Jessie Munro, daughter of the late Lawrence Munro and Mrs. Munro, of 20 Dorset square, N.W. The bride was attired in white ninon, over white satin, trimmed with old Brussels point lace, with a Court train of English brocade, with a silver tissue lining veiled in ninon, and trimmed with the same exquisite lace. Her bridal veil was arranged with orange-blossoms, white heather, and mistletoe (the badge of the Hays). The bridesmaids were Miss Hay-Drummond-Hay (sister of the bridegroom) and the Misses Violet and Aline Munro (daughters of Sir Hector Munro, of Foulis), who were charmingly dressed in forget-me-not marquisette, over white satin, and forget-me-not wreaths, with blue tulle veils. They wore mistletoe brooches, gifts of the bridegroom, whose best man was Mr. E. Nickolls Dunn. A largely-attended reception was held at the Hyde Park Hotel, Knightsbridge, and later the happy pair left for Scotland, the bride travelling in a pale blue Shantung dress and coat, and black Tagal straw hat with a white ostrich feather. Among the guests were: Sir Hector Munro of Foulis (head of the bride's family) and Lady Munro, Lady Robert and Lady Hay-Drummond-Hay, Captain and Mrs. Brinckman, Mr. and Mrs. Hay-Drummond-Hay, Sir Arthur and Lady Chapman and Miss Nancy Chapman, Commander F. Hay Chapman, Lady and the Misses Lyall, Mr. and Mrs. Cecil Willis-Fenning, Mrs. W. Willis-Fenning, Mrs. Thomas Campbell and the Misses Campbell, the Rev. and Mrs. Gavin Hamilton, Miss Vanstittart, Colonel and Mrs. Frosbie, Mrs. Meade Waldo, and many more.

The engagement is announced in Montreal, of Miss Mildred E. Winters, daughter of Mr. and Mrs. C. A. Winters to Mr. Alex. N. McIntosh of Toronto. The wedding will take place the end of August.

Mr. and Mrs. A. H. Badgerow of Bedford Road, sailed on s.s. Megantic, on Saturday last, on a visit to their son, George W. Badgerow, F.R.C.S., Grosvenor Square, London, W.

Mr. and Mrs. Dick McGaw are sailing from England on July 12th for home.

Miss Constance Townsend of Crescent Road, has left for a trip through New York State.

Mrs. Marshall of Chicago, is in town visiting her daughter, Mrs. David Boyd of Scarth Road.

Mrs. Leonard Boyd has left for Brackley Beach and will not return to town till the first week of September.

Mr. Morley Whitehead has returned from England. He was in London for the Coronation.

Lord Lascelles, A.D.C. to Earl Grey is in town en route to Cobalt and Porcupine.

Mr. and Mrs. A. H. C. Procter are spending a few days at Castle Frank, the guests of Mr. and Mrs. A. E. Kemp.

Mrs. Wilmot Matthews, with her children, has left for Jackson's Point.

Major and Mrs. McMillan and Captain Walker Bell are at the Oban, Niagara-on-the-Lake.

Mr. and Mrs. Edward Hay and Miss Marion Hay have left for Atlantic City and will remain there for July.

Mr. and Mrs. Norman Gzowski did not sail for home on the 25th as expected, Mr. Gzowski being detained on business.

Mrs. William Ince and family will leave next week for St. Andrews, and will be absent till the first week in September.

Miss Helen Adams gave a small dinner at the Yacht Club on Thursday last for Miss Saalfield, of Akron, who is staying with Mrs. Laird.

This week has been polo week, and notwithstanding the excessive heat, the games at the Woodbine have been well attended by all those who are lovers of the sport, almost every one motoring out. The games have been closely contested and most interesting, both the Buffalo



A scene in the East Side of New York during the recent hot spell, when peddlers of ice did a great business, even among the poorest. —Underwood & Underwood, New York.

and Hunt Club teams being excellent players. Among those who were out on Wednesday were Mrs. Walker Bell, Mrs. Fred Hammond, Mrs. Burton Holland, Mrs. Harold Bickford, Mrs. Barwick, Miss Morrison, Mr. and Mrs. Allan Case, Mrs. Alfred Beardmore, Major Bickford, Miss Hope Hamilton, and many others.

The announcement in Akron, Ohio, of the engagement of Miss Edith Saalfield, daughter of Mr. and Mrs. Arthur Saalfield, to Mr. Robert Laird, second son of Mr. and Mrs. Alexander Laird, of Toronto, is one of great interest to the younger set, Mr. Laird being an old Upper Canada boy and a Toronto University man.

The Royal Canadian Yacht Club was the scene of a very jolly dinner given by the Toronto Hunt polo team to the Buffalo polo team. It was a lovely evening, and the cool breeze that was bailed with much pleasure by all after the intense heat added much to the enjoyment of the evening. Others dining at the club were Mr. and Mrs. B. B. Bongard, Mr. and Mrs. Edward H. Bickford and Mr. Y. S. Ryerson.

Mr. Robert Laird gave a small dinner at the Rosedale Golf Club on Wednesday evening. Mr. Laird took his guests out by motor. Mrs. Ireland was the hostess of another small dinner the same evening. Dinner was served on the wide verandas of the pretty new clubhouse.

Mr. and Mrs. Alfred Hawes are in New York, but are expected home on Monday. Mr. and Mrs. Oliver W. Adams spent the week-end in Oakville with Mrs. Brumell.

The mixed foursomes tournament held at the Lambton Golf Club was won by Mr. and Mrs. Alex Rodgers, and was a most popular victory as Mr. and Mrs. Rogers are great favorites.

Mrs. Strathy, of Queen's Park, has left for Digby, N.S., and will not return to town till September.

Mrs. Beatty, of Isabella street, accompanied by her guest, Miss Duckham, who is out from England for the summer months, has left for the Georgian Bay.

Mr. and Mrs. Harry Gooderham, of Winnipeg, are the guests of Mr. Gooderham's parents at the Island.

Mrs. Ewart Osborne and her children left on Monday for Muskoka.

The engagement is announced of Ruby, youngest daughter of the late Rev. Dr. McDermid and Mrs. McDermid, of Lindsay, to Mr. Gordon Park Sirrett, eldest son of Mr. Robert Sirrett, of Petrolea. The wedding will take place in Lindsay on July the 20th.

Mr. T. H. Plummer sails on Wednesday for England and will be absent about a month.

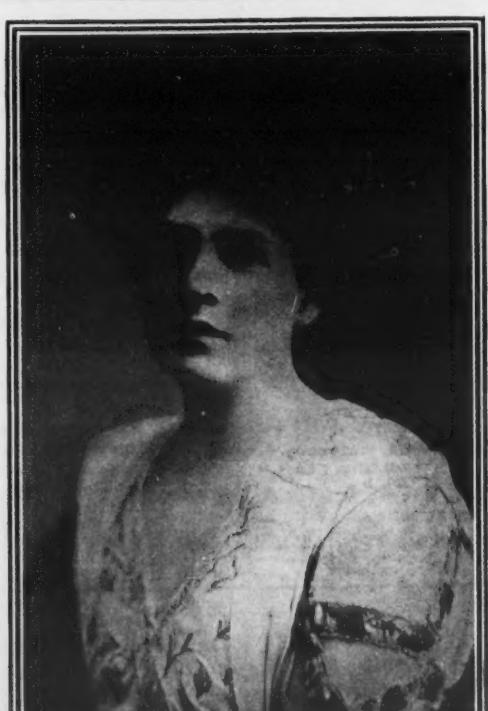
Lady McKenzie is at present at her farm in Kirkfield, where she will spend the summer.

Mrs. Harold Beatty gave a small farewell tea on Monday for Miss Edna Cosby, who is sailing on Saturday for England.

Mrs. Robert Wells, Brunswick avenue, announces the engagement of her eldest daughter, Ehrma, to Mr. Claude H. Rogers, of Peterboro. The wedding will take place the first week in September.

Victoria of Spain.

IT is evident that Queen Victoria of Spain is a woman of unusual ability, says The Argonaut, and this for no better reason than that she has learned to govern through her husband instead of independently. When the queen first went to Spain she knew exactly what the people needed, or thought she did, and she was determined that they would have it, whether they wanted it or not. She can hardly be described as a suffragette, but she has the soul of one, and the soul of the suffragette craves incessantly for the powers to forbid others by process of law from doing things that are harmful to them, such as smoking cigarettes, betting on a horse race, or drinking a cocktail. Queen Victoria believed that bull-fighting was injurious, as of course it is, and so she decided to stop it. She failed and was censured for her attempt. She disapproved of Spanish etiquette, of Spanish education, and lots of Spanish things, and naturally she tried to abolish them and was nearly abolished herself. She had a keen sense of right and wrong, like most women, and, like most women, she had no sense of expediency. She could not recognize that specific evils arise from faults in human character and that these evils can not be driven away by a policeman or by a royal example which in older countries is the same thing as a law. And so Queen Victoria came perilously near to losing her throne at the hands of a populace who refused to be compelled to do things merely because those things were good for them. The



IS IT HER "TEMPERAMENT"?

Ethel Barrymore, who is seeking a divorce from her husband, Russell Griswold Colt, son of the rubber magnate. They were married two years ago, and have one son. American Press.

Old Favorites

Elegy on Thyrza.

AND thou art dead, as young and fair
As aught of mortal birth;
And forms so soft and charms so rare
Too soon return'd to Earth!
Though Earth received them in her bed,
And o'er the spot the crowd may tread
In carelessness or mirth,
There is an eye which could not brook
A moment on that grave to look.

I will not ask where thou liest low
Nor gaze upon the spot;
There flowers or weeds at will may grow
So I behold them not:
It is enough for me to prove
That what I loved, and long must love
Like common earth can rot;
To me there needs no stone to tell
'Tis nothing that I loved so well.

Yet did I love thee to the last,
As fervently as thou
Who didst not change through all the past
And canst not alter new.
The love where Death has set his seal
Nor age can chill, nor rival steal,
Nor falsehood disavow:
And, what were worse, thou canst not see
Or wrong, or change, or fault in me.

The better days of life were ours;
The worst can be but mine:
The sun that cheers, the storm that lours,
Shall never more be thine.
The silence of that dreamless sleep;
I envy now too much to weep;
Nor need I to repine
That all those charms have passed away.
I might have watch'd through long decay.

The flower in ripen'd bloom unmatch'd
Must fall the earliest prey;
Though by no hand untimely snatch'd,
The leaves must drop away.
And yet it were a greater grief
To watch it withering, leaf by leaf,
Than see it pluck'd to-day;
Since earthly eye but ill can bear
To trace the change to foul from fair.

I know not if I could have borne
To see thy beauties fade;
The night that follow'd such a morn
Had worn a deeper shade:
The day without a cloud hath past,
And thouwert lovely to the last,
Extinguish'd, not decay'd;
As stars that shoot along the sky
Shine brightest as they fall from high.

As once I wept, if I could weep,
My tears might well be shed
To think I was not near, to keep
One vigil o'er thy bed;
To gaze, how fondly! on thy face,
To fold thee in a faint embrace,
Uphold thy drooping head;
And show that love, however vain,
Nor thou nor I can feel again.

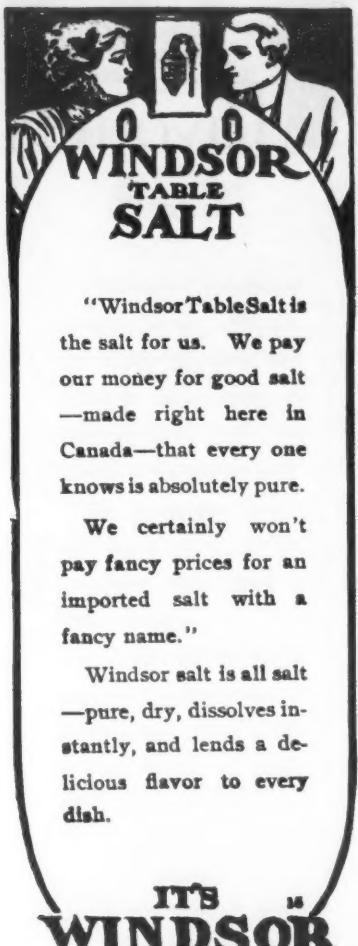
Yet how much less it were to gain,
Though thou hast left me free,
The loveliest things that still remain
Than thus remember thee!
The all of thine that cannot die
Though dark and dread Eternity
Return again to me,
And more thy buried love endears
Than aught except its living years.

Lord Byron.

Ireland has 76,000 less inhabitants than it had ten years ago. The birth rate in the Emerald Isle has not declined, and births far exceed deaths, but the progressive young Irishmen desert their native island for the United States, Canada, and Australia.



RECENT PORTRAIT OF MADAME CURIE.
The world's greatest woman scientist, who was co-discoverer with her husband of radium.
(American Press.)



CLEANING FOR CRITICAL CITIZENS

Our expert cleaning of Coats, Suits, Summer and Cutting Suits and all manner of women's garments is satisfactory to the most critical dressers. Spots are taken out—not covered up to reappear. Pressing is skillfully done. Let us show you what really expert work is. Make our acquaintance. We're good people to know.

R. PARKER & CO.
Canners and Dyers, Toronto.
201 and 791 Yonge St.
99 King St. W.
471 and 1324 Queen St. W.
277 Queen St. E.

COWAN'S PERFECTION COCOA

Is good for Growing Girls and Boys—and they like it. It nourishes their little bodies and makes them healthy and strong.

Cowan's Cocoa, as you get it from your grocer, is absolutely pure. Its delicious flavor is obtained by the use of the highest grade of Cocoa beans, skilfully blended. Nothing is added to impair the health-building properties of the Cocoa.

170

Do You Use Cowan's Cocoa?



A boy can save enough money out of what he earns on Saturdays and during his holidays to start him in business.

When the time comes to launch out for himself he will have two points in his favor—first, the money; second, the experience in economizing.

A boy's account is not a bother to us.

533

THE TRADERS BANK
of
CANADA

Capital and Surplus, \$6,000,000



FOR home dress the combination of cerise and violet is not only effective but becoming to most women. The cerise forms the underskirt in satin, veiled with violet mousseline de soie, edged with a fringe or a beaded galon in the same tone. The practical Parisian has imagined a scale of mousseline de soie tunics that she wears with the same skirt and bodice. I will try and explain this happy idea. Let us take a bright blue satin foundation that we nearly all have; the blue skirt just touches the ground or trails a little at the back, not at the sides. The bodice is attached to the skirt, the opening at the neck, cut round, is inserted with white Chantilly net, plain or figured, as are the new nets with the design regular and close like a honeycomb. The sleeves are short in the same satin as that of the bodice and skirt, edged with either a narrow fringe in silk or beads. The tunics are varied and made quite independently. One is in black mousseline de soie with a black silk fringe, the bodice cut round, showing the white net opening; another is in blue net with a beaded trimming instead of a fringe; a third is in blue and black foulard in the thin check lines that are so pretty, and a fourth is in grey and white striped mousseline de soie finished with a broad hem and a black tassel to weight it on one side. Around the waist is a cord with tassels that fall on the same side as the big tassel. In this way, with a little taste in the choice of color, an infinite variety can be made at small expense. For there is nothing simpler than a tunic with the low bodice and sleeves in one, and one pattern serves for all. The chief outlay is in the satin foundation, but one skirt in a good color makes a very pretty scale of shades under transparent tunics. It must be remembered that in all these combinations the satin only shows at the bottom of the skirt, about four inches left unveiled by the tunics.

A SEASON or so ago satin coats and skirts were practically unknown. Now no wardrobe seems complete without such a suit, and they certainly are extremely useful. When well cut they have a noticeably good appearance, are light, suitable for practically any occasion, and easily freed from dust, the bane of cloth costumes. Satin coats and skirts can now be obtained at a wide range of prices. One such suit of especially artistic appearance is shown for \$40. It is of blue satin, neither light nor dark, and has a peaked square collar on the coat, inset with Persian silk and finished with two narrow rows of white braid just touched with gold. The actual border is of inch-wide black satin. Beneath this is a second collar, or rather a set of oval lace lapels or medallions, which gives a very distinctive note. The coat is cut on the basque model and is finished with upturned pocket flaps fastened with four tiny pearl buttons. This, of course, is for afternoon wear.

A SILK kimono is of a deep blue silk, so soft in texture that the whole garment may be folded to fit into the little silk envelope that accompanies it. This envelope, about twelve inches in length, has a silk strap attachment by which it may be hung up during the day. The kimono has a prettily shaped hood, trimmed with the same blue and white checked silk that bands the front and sleeves, and forms the buttons as well. This style comes in blue or black. Another sleeping kimono is of soft messaline in either of two patterns—a black with a fine white stripe, or a plain black bordered with a white polka dotted messaline. It will be seen that all the materials given are sombre in tone and quite distinct in cut from the more usual room kimono. An envelope to match is sold with every garment.

A GOOD looking raincoat is one of the most necessary things for a trip, and it should be selected with great care, as many times it is an unbecoming garment. In the first illustration is shown one built on exceedingly good lines. The material is shower proof rosebury cloth, or cravette which is soft and light. It is made either with or without the raglan shoulder, and fastens down the front from the throat to the knees by round black buttons. The big patch pockets are exceptionally smart and lend a truly masculine air. For motoring or on board ship this coat is excellent. Another article indispensable on long trips is a case of sewing utensils. A flat morocco case has on the under side of the double lid, pockets for needles and thread, and the other articles are fitted snugly in the case proper. A collapsible writing desk is of a smooth morocco in red, dark blue, green or violet. The blotting pad that folds in half, is just large enough to support a sheet of writing paper. The other side of the case consists of compartments for note paper and unanswered letters. A celluloid paper cutter, a slender pencil and a gilt-edged notebook are slipped into little pockets. This writing case is of untold usefulness on shipboard or in railway carriages.

NOW is the time to think of having furs refurbished for next winter's wear, since many furriers make a marked reduction for work done at this season. I know of one clever furrier who is willing to take three per cent, off his regular rates as a temptation to his patrons to be timely in their orders and thus avoid the autumn rush. He receives furs from customers all over the country and, after seeing what is needed to make them new again, he submits his estimate to the owner.

EVERY style of dress is worn if it is becoming, and is sufficiently close to the hips to outline them. There is, however, every reason to believe that we are nearing the end of the very tight dress. The Court fashions in London has certainly influenced Paris fashions. On all sides we see color, and if not in the complete dress for street wear we notice it in bands, underskirts or buttons. For instance, in the plain classical tailor costume of blue serge there is even a gay note at the foot and on one side of the skirt in a narrow band of pale blue, red or green cloth, the same shade introduced upon the collar and cuffs. This is very simply done. The skirt is cut the exact length required, and a wide hem taken from the length allows of a band of color beneath this hem that continues in the same width, not more than an inch and

a half, up the side of the skirt, finished in three places with a small batch of dark buttons. Color upon the jacket is seen in either the revers or the back of the collar, and upon half of the cuff. Fringe also trims our tailor suits.

A SUPPLEMENTARY hat trunk seen in one of the hat shops is particularly interesting. It not only holds six hats, but six pairs of shoes, as well as gloves, veils, shirtwaists. The main part which measures 25½ by 8 inches, accommodates six hats, one on each of the four sides and one at the top and bottom. These are firmly held to the side by the four tapes which cross and tie over the hat. Underneath the bottom hat shelf is a double tray—the upper divided into compartments for gloves, veils, handkerchiefs, etc., while the lower holds shirtwaists or soft, light underclothes. Beneath this tray is still another, velvet lined, with partitions for six pairs of shoes. This trunk is the very best that can be found being strong and wonderfully complete.

THE girl who is long of limb and of slender grace is fortunate. The straight skirts, close-fitting waists, and jaunty hats are all made for her. Everything but the thinnest of the gowns is made as plain fitting and scanty as tailor-made themselves. The linens, shantungs and even such thin silks as the foulards and surahs all follow the same lines.

The linens and shantungs, by the way, are smart with



COSTUME OF BRITISH FABRICS.
The gown is in heliotrope Liberty satin made in Cheshire. The Liberty "Asphodel" silk for the tunic was made in Yorkshire, and the silk skeins for the fringe in Somerset.

the new white wash net waists with embroidered spots done in a color. A lovely linen in a dull soft shade of blue had a white net waist with black embroidered spots which were outlined with the blue. And another waist of the same wash net which went with a rose-colored shantung gown had black embroidered spots done on disks of the rose-colored linen which rimmed the black dots all around. With this gown there went a short Directoire coat with wide black satin revers which were wide open at the front to show the spotted blouse. Entire gowns are being made of this embroidered net, and they are often trimmed with linen in the shade of the dot or they have satin coats and are trimmed with satin. Jaunty linen coats are used also with such gowns. The spotted net blouses are being used with all classes of tailor-made.

THE comfortable and natty separate waist of the hour is the Japanese wash silk one of white ground striped with a color that matches the suit with which it is worn. These silks come in such a wide range of color and pattern that any taste or suit can be matched. Those with gray or black ground with white stripes are also useful. The little checked ones make up into dainty waists, but the stripes are ahead in favor this season.

Made in plain shirt style wash silk waists are especially smart. Some women, wishing to insure a strict shirt style, send to their husbands' shirtmakers, and women who do not have to reckon their pennies too carefully have them made literally by the dozen for travelling. Such a waist takes about as much room as any wisp of silk, and it does not crush readily. If it does it can be pressed with a turn of the iron. And any laundress who knows her business can wash and iron them like linen, though a good many persons send them to the cleaner and stand the extra expense. More than one business girl who has learned economy at the hands of careless laundresses does such waists up for herself, washing them in a suds made with white soap, rinsing them and ironing them under a cloth when they are almost dry. An iron should never be put directly onto silk. If it is hot enough to do its work it will yellow the silk too easily for the amateur ironer to manage. And in any case the iron leaves a shine that shows it has been there.



Midsummer Sale

Many Fine Specimens of High-Class Oriental Rugs

From 25 to 50% Reductions

Owing to a very large stock of Rugs we have on hand at this time of the year we shall hold a great Midsummer Sale unparalleled in the history of our Rug business. A great feature of this sale is that we will not reduce the prices of cheaper grade Rugs, but our entire stock of High-grade Rugs will be offered to the public at considerably less than usual prices, and some Rugs even

At Less Than Half-Price

We invite Rug buyers to call and see the genuine bargains we will offer during this sale. You have the advantage of buying from the largest and finest stock in Canada at prices far beyond competition.

Out-of-town orders given our careful attention.

Courian, Babayan & Co.
40-44 KING ST. EAST - TORONTO.

When the warm weather is here you will find it a great comfort to use

CALVERT'S Carbolic Toilet Soap

It is so delightfully refreshing and cleansing, and for everyday toilet use it is a good soap to choose, pure, pleasantly perfumed, and antiseptic.

15 CENTS A TABLET. For a Trial Sample send 2c. stamp to F. C. Calvert & Co., 349, Dorchester Street West, Montreal.

IT HAS NO EQUAL

Beetham's La-rola

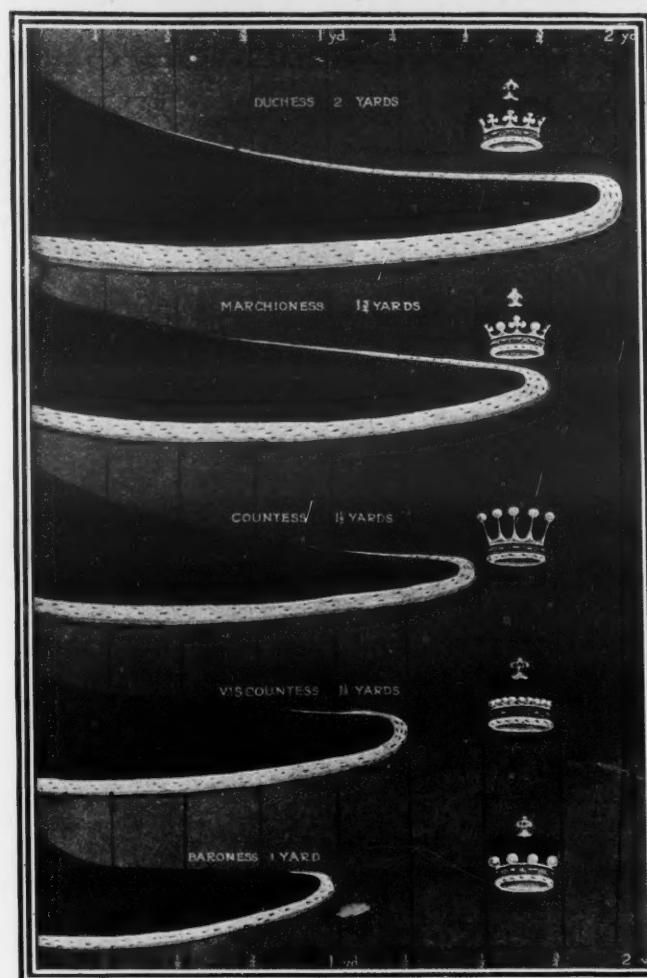
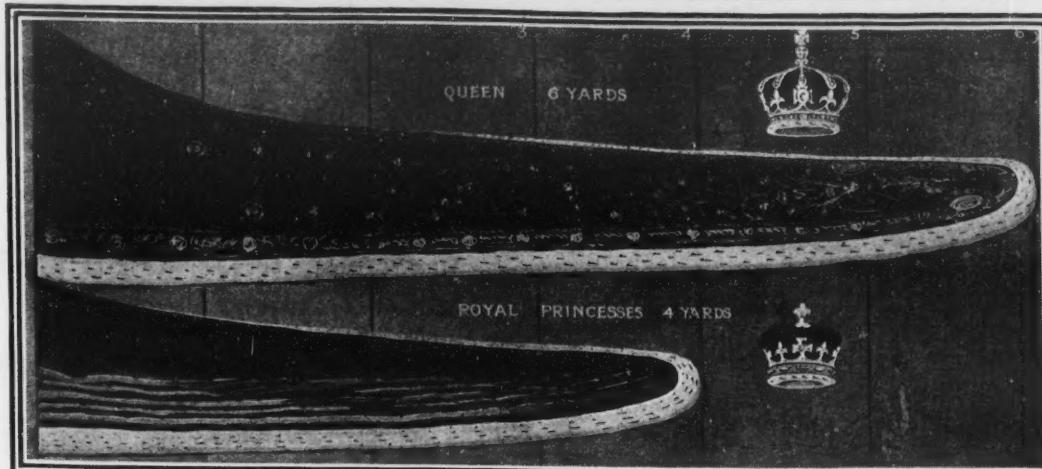
"The Queen of Toilet Preparations."
SOOTHING and REFRESHING
after Cycling, Motoring, Boating,
Yachting, Etc.

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Ask your Chemist for LA-ROLA, and accept no substitute.

It entirely removes and prevents all Roughness, Redness, Irritation, Tan, Etc. Invaluable for preserving the skin and complexion from the effects of the Sun, Winds and Hard Water.

A LPHONSE LEGROS, painter, sculptor, etcher, and medalist, who has just celebrated his seventy-fourth birthday, is a naturalized Englishman. He was born at Dijon, France, in 1837. When eleven years of age he was apprenticed to a house painter and then to a decorator at Lyons. His talent developing, he went to Paris and studied with Cambon. In 1863 he went to England, where he was well received. He was elected to the Slade professorship at University College in 1876, and served for many years. His work as an interpreter of peasant life puts him beside Millet, though his "Angelus," a church interior with kneeling women, is among his best known works. A collection of his drawings and etchings is to be seen in the print room of the British Museum.



The above drawings show how the trains varied in size at the coronation, according to the precedence of the wearer.

—The Sketch.

Fashions in Emotion

THE first quarter of the nineteenth century seems a long way off now. People looked and behaved so differently that sometimes one is tempted to believe that they felt differently. The letters of the period reveal an extraordinary change of sentiment—a change in the fashion of emotion. These reflections will occur, we think, to anyone who reads Mrs. Earle's "Memoirs and Memories" (Smith, Elder & Co., 10s. 6d.). The public should be very grateful to Mrs. Earle for publishing the family papers which make up the first sixty pages of her volume. They are highly entertaining and afford us an intimate insight into the domestic life of the upper class a hundred years ago. We get a glimpse of relations between parents and children, and husbands and wives, together with some pictures of happy and unhappy love affairs.

Mrs. Earle's maternal grandmother, Lady Ravensworth, had sixteen children, all of whom lived to grow up. It is with the childhood and youth of these young people that the "Memoirs" (as distinct from the "Memories") now before us deal. When they were in London they lived in Portland Place—then a new street—and twice a year they travelled along the Great North Road, through Durham to Ravensworth, "275 miles of turnpike." Lord Ravensworth was accounted a "kind father," but it was said of him that he did not know all his children by sight, and had on one occasion remarked on the beauty of a baby whom he met in charge of its nurse without realizing that the child was his own. Parental feeling, we suppose, must have been the same since the world began, but it found other expression in those days than in these. Mrs. Earle's mother, who came in the middle of this large family, left it on record that one of the most vivid recollections of her childhood was that of hunger, and of a tank in the yard in which the children were bathed, unless the ice was unbreakably hard. She says she was thankful to eat "crusts from the floor which had fallen from the baby's hand," and more thankful still when the frost precluded ablution. Later, when she grew up, and began to go out, "she wandered what her parents would think of her, they had seen so little of her." Lady Ravensworth was, however, a careful mother in some particulars, and seems to have been very diligent in scolding her

sons and guarding her daughters as soon as they began to attain to years of discretion. On one occasion, we are told she marshalled her family upon "the Grand Tour, as it was then called, visiting Germany, Italy, and France. Cannot one imagine the family coaches, the courier, the servants the luggage, with which a rich Englishman travelled in those days? I was told that when at Rome they visited St. Peter's, and went up on to the dome. They found when they reached the top they would have to pass Lord Byron, who was also visiting the roof. Their mother pulled down the veils of her beautiful young daughters and placed herself in front of them for fear his gaze should contaminate them." No doubt she knew how romantic and sentimental—to our modern eyes—these "beautiful daughters" were. One of them was soon plunged in despair by a love affair, and accounted by the doctors to be at death's door. What is now considered a "proper pride" was evidently unknown at this period. Fathers and mothers were proud of their daughter's sensibility, while suffering at the same time acute agonies of sympathy. The cause of the illness was hidden from no one. "The doctors and her family dreaded immensely the news that soon came, that the faithless man was going to be married to someone else." The faculty seem to have agreed in prescribing leeches as the best remedy for heartache, and the young lady's constitution became more and more debilitated. Her mother flew to the conclusion that she would never recover her peace of mind, or, at any rate, must expect nothing but "a quiescent negative happiness." She writes sadly to her son of his sister's dark prospects. "She must as a single woman (I speak as I feel that all chance of her ever marrying is annihilated) always be necessitous, and therefore always more or less dependent on her relations, which is always a bitterly painful thing."

The poor woman is really very sad about her daughter. "I must ever consider the destruction of her prospects in that way a great misfortune, as far as this world goes and no further." Not, she assures her son, that she has been ambitious for his sister. She has even opposed one desirable suitor on the ground that he would take her daughter into too frivolous a society, "where adulation, such as her beauty and unusual cleverness would probably extract from people of superior abilities, would perhaps be too great a trial. I not only thought this, but said it to

days parents seem to have cared little for their children, as children, and to have taken no pains whatever to secure their affections—though they valued a show of affection from the child's side, and inculcated its demonstration as a duty. When the children began to grow up they made friends with them, and former severities were forgotten. Mrs. Earle assures us that a very strong family affection existed in later years between all these children and their parents, and apparently it was not to no purpose that their mother rated them into expressing what ought to have been their filial and fraternal feelings.—London Spectator.

An Ital-American Receipt.

HERE'S da priza baby, leetla Jeem!

Looka, Meesta, wa't you theenka heem?

Here's da seed Eetalian, W'en eet grow cento a man, We'll be gooda 'Merican. Neva was a keed more fat.

How you s'pose he come by dat? Mebbe so you theen eet's meekl Mak' heem skeen so sof' like skeel;

Mebbe, too, you theen eet's meat Mak' heem solid. Not a beet!

The story of another daughter who married the man of her choice, quarreled with him and made it up again, is another illustration of change in emotional values. In 1818 Maria Liddell married Lord Nor-

manby, "a man of warm but not constant affections," and was "quite miserable." She threatened to leave him, but was persuaded by what she calls "my younger, but much nicer sister" to accompany him to Jamaica.

A few miles of sea were no sooner between her and the object of her jealousy than she recovered her spirits. First she describes herself as "not unhappy, only thoughtful," and soon begins to enjoy herself. "Our society (on board) is very pleasant," she says, "the captain adorable, the lieutenants endurable, and some of the middies very pettable." No one seems to have heard more of the quarrel from the persons concerned, but the matter took a very serious place in the family annals, and "became a kind of object lesson which influenced all our lives," and was continually retold to prove that husband and wife should never separate. The emotional storms which swept the family gave way to fine weather in no time at all, and left nothing but a moral behind. The bad behavior of the son-in-law seems to have disturbed the family far less than that of the lover.

But to go back to the parental relationships here described to us. Mrs. Earle quotes a long letter from her grandmother to her uncle, when the latter was fifteen, in order to show her readers "how a mother scolded her schoolboy son in those days." Certainly most women of to-day would consider that in giving the boy such a "talking to" on paper they ran a serious risk of hurting his feelings beyond their power to heal. The offence which called forth the lecture is one of omission. He had not thanked his brother for the gift of a pair of slippers. "You never wrote a line to George or desired any of us to tell him that you were pleased with them or that you would write, nor from that time to this have you said, or caused to be said, one syllable to George in acknowledgment, though it was the 30th of September when you got them, this is the 8th of November." She is very much "provoked" to find him thus at fault, and, though she fears her good advice has "little effect," she is determined to persevere with scolding him that she may "ultimately arrive at correcting what I think defective, and apparently, to say the least, unamiable, in you." She thinks him, she says, very remiss in all demonstrations of affection—especially to herself and his father. Why does he show them such indifference? "After all I had said to you and written to you on this subject when you first went to The Grove in the summer I was naturally much hurt and disappointed at finding when I returned in September that every appearance of it was much more increased than diminished." The failure of her tactics do not however, lead her to change them, and, at the end of her letter she declares herself "determined never to omit an opportunity of placing before you in its true light whatever I think reprehensible in your conduct." Yet for this stern mother many of her sixteen children felt a strong affection, and one son never omitted to write to her every day till her death.

It is all very puzzling to the present-day reader—a kind father who

does not know his child in the street,

a devoted mother who lets her little girl go hungry and grow up almost

a stranger to her, who does not protect her from the cold tank in the yard, yet will not expose her features to the eyes of Lord Byron, and is plunged into frenzied anxiety because she must endure the pangs of unrequited love, pangs, in her case, so little serious as to be susceptible of almost immediate cure. In those

Six Pairs of Hose GUARANTEED

to wear without holes for SIX MONTHS

—the lightest weight, finest hosiery ever made for men, women and children.

You don't have to darn hose any more. You don't have to wear darned hose. We give you with every six pairs of Holeproof Hose the signed-in-ink GUARANTEE shown at the right. If one or all pairs wear to holes in six months we replace them with new hose free. These are the original guaranteed hose, the hose with the signature *Carl Fischell* on the toe, the first hose ever sold with a guarantee. These same hose are a whirlwind success in the market. See. Last year 5,400,000 outlasted the guarantee—wore longer than six months—yet they do made in the **lightest weights**, are soft and attractive. No hose ever looked, felt or fit any better. They cost just the same as hose that

that is the ratio of quality to price. Send to-day for an assortment and see what a wonderful product they are.

MEN'S SOCKS—Sizes 9½ to 11. Colors black, light tan, dark tan, pearl and navy blue. Gun-metal mohair. In light weight, 6 pairs \$1.50 (same in medium weight in above colors and in black with white feet); 12 pairs \$1.50. Light and extra light weight (medium weight) 6 pairs \$1.00. Pure thread-silk socks 3 pairs (guaranteed three months) \$2.00. Medium weight merino in black, tan, pearl, navy and gun-metal. 6 pairs \$2.00. Same in finer grade. 6 pairs \$3.00.

WOMEN'S—Sizes 8½ to 11. Colors black, light tan, dark tan, pearl and navy blue. White feet. In light weight, 6 pairs \$2.00. Same in colors (except black) with white feet. In light weight **Lustre Hose**, 6 pairs \$3.00. Light weights in black, tan and gun-metal. 6 pairs \$2.00. Same in tan and gun-metal. 6 pairs \$3.00. Same in pure thread-silk, \$3.00 for 3 pairs (guaranteed three months). Out-sized 6 pairs in gun-metal light weight **Lustre Hose**, 6 pairs \$3.00. Boys' 5 to 9½ for girls. Colors black and tan. Sizes 5 to 9½ for girls. Colors black and tan. 6 pairs \$3.00.

CHILDREN'S—Sizes 5½ to 10½ for boys and girls. Colors black and tan. Boys' 5 to 9½ for girls. Colors black and tan. 6 pairs \$2.00.

INFANTS' SOCKS—Colors black and white and pink. Sizes 4 to 7. Four pairs (guaranteed six months) \$1.00. Ribbed stockings in same colors and black, sizes 4 to 6½, 4 pairs (guaranteed six months) \$1.00.

FAMOUS Holeproof Hosiery FOR MEN WOMEN AND CHILDREN

How to order If you can't get from your dealer the genuine "Holeproof" with the signature, *Carl Fischell* on the toe, send to us stating size, colors whether black, light tan, dark tan, pearl or navy blue, and we'll send the hose and the signed guarantee ticket, insuring you the wear as stated above. Unless stated otherwise, six pairs are guaranteed six months. Six pairs of one size, weight and kind in a box. Colors only may be assorted. Six pairs in your order to-day. You'll always wear Holeproof Hose once you try them. Write or free book, "How to Make You Feel Happy."

Holeproof Hosiery Co. of Canada, Ltd., 28 Bond St., London, C. 6. To DEALERS Write for our agency proposition. Excellent opportunity for dealers of dealers in U. S. making big hosiery sales with "Holeproof."

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KALODERMA FACE POWDER.

Unrivalled for the Complexion.
Softening & Beautifying the Skin.

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KALODERMA SHAVING STICK unexcelled for free lathering, emollient, and fragrance.
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piece of thin bamboo, which is stretched tightly across from shoulder to shoulder. This taut bamboo filament not only acts as an *Æolian* harp, but bends the whole kite so that its surface is concave, instead of being as in our kites, a plane. The noise, when some three score or so of these monsters are in the air at the same time, is deafening. The Japanese kite has no tail, but is furnished with numerous streamers. Great competitions are held by the owners of the kites, and occasionally as the children. The loud hum emitted by the soaring kite is caused by a

means of powdered glass which has been previously worked into a definite length of the kite strings, to saw through a rival's string, and so bring the vanquished kite tumbling ignominiously to the ground.—Wide World Magazine.

A pessimist is simply a person who is afraid to have a sunny disposition for fear of giving other people freckles.

The man who always follows the dictation of his conscience must have pretty sharp ears.

A Bottle of "MONTSERRAT" Opens Up a New World of Cooling, Refreshing Drinks

Lemons mean lemonade—simply lemonade—always lemonade.

"Montserrat" Lime Fruit Juice means enticing, fascinating drinks—inviting in their novelty—delightful in their deliciousness.

"Montserrat" is more economical than lemons—and is always ready to add its unique, tropical flavor to all kinds of cooling drinks.

Keep "Montserrat" on hand this summer—take it with you when you go away—and learn some of the delicious ways of using it.

Write for a free copy of our recipe book, which shows how to make over sixty delicious drinks, frozen desserts, etc. Your druggist or grocer has the genuine "Montserrat".

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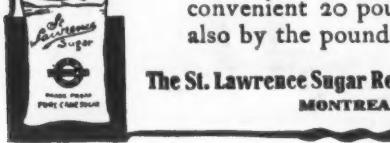
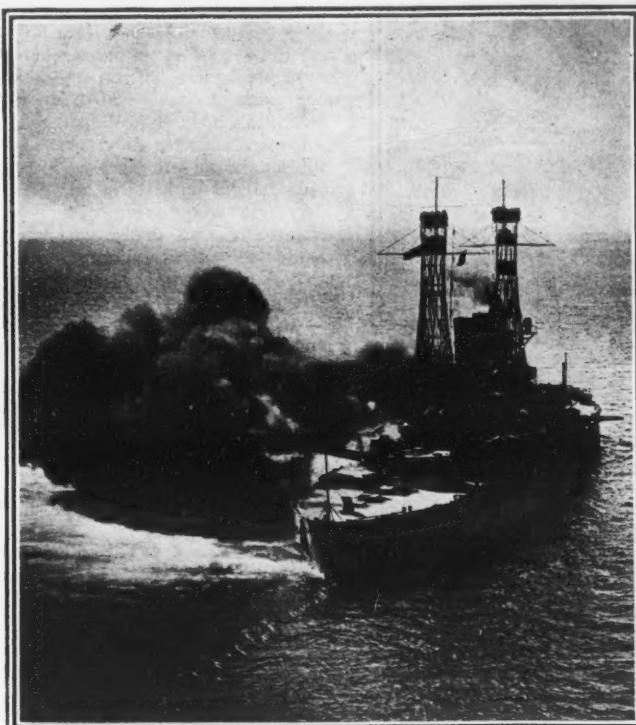
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St. Lawrence Sugar

makes it especially desirable for Preserving. The recipes work out right when ST. LAWRENCE GRANULATED is used—and the Jams, Jellies and Sweet Pickles are sure to keep.

St. Lawrence Sugar is sold in convenient 20 pound bags—also by the pound and barrel.

The St. Lawrence Sugar Refining Co. Limited MONTREAL 35

FIRING A BROADSIDE.

An excellent picture of the U.S. battleship New Hampshire firing a broadside from her port batteries in the practice off Cape Cod.
—Underwood & Underwood, New York.

¶ The Management of Scarborough Beach Park desires to call the attention of the readers of Saturday Night to the fact that the Park is now ready to receive picnic parties.

¶ Hot water is provided free of charge and dishes and other picnic requisites may be rented at a nominal sum to cover the cost of breakages.

¶ Have you tried a dinner at the Scarborough Inn?

the first adventurers who reached the islands, were so tame that they came to feed out of a man's hand; and though they recognized flesh as good meat, they allowed none to be of noble rank unless they first publicly disclaimed the killing of any animal. Monogamists in their sexual relationships, they were all bound to render woman becoming deference. Adultery, as with most ancient races, was punishable with death. A race of mountain shepherds in their lives, girt round with the level plains of the seas, which like all old-time folk they dare not traverse the Guanches seemed to have recognized happiness as the secret of life. "I swear to make everyone happy," the King swore on his Coronation. And he appears to us, across the grey centuries of civilization, to have succeeded. For in their balmy climate life seems to have gone on like one of William Morris's (the poet Socialist) dreams, as near St. Augustine's Civitas Dei as this world will permit. Their king, or "Mencey," owned all the land, but allotted it out in fiefs, which were reclaimed to the "mencey" on the death of the holder, in the limited sense that the fief must be reallocated again in accordance with the necessities of the deceased's family. As a writer has pointed out, though communists in a sense, the Guanches yet recognized inequality in men. For in the beginning of the world God made certain men and women to whom He gave everything. Subsequently He created others, to whom He gave nothing; to whom, on their demanding a share, He replied: "Serve those who have, and from them shall ye receive. And the Guanche capitalist and landowner well recognized his duty to the poor, living up to the national precept: "Associate with the good, help and aid all." So a kind of golden life, that Plato designed in his dream republic, that Sir Thomas More fancied in his "Utopia," was lived in those happy isles, where, amid the bosques they wove their reed-baskets, played the flute, and sang of old, unhappy things, as well as loves of long ago, and danced on a sea-shore where no galleon yet had anchored.

A Forgotten Race
The Inhabitants of the Happy Isles.

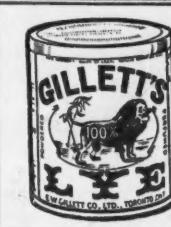
THE old Greek historian Herodotus, describing Teneriffe, writes: "The world ends where the sea is no longer navigable, in that place where are the gardens of the Hesperides, where Atlas supports the sky on a mountain as conical as a cylinder." And so the ancients always regarded the Canary Islands, the farthest west of their known world, as the ends of the world, where, legend coloring the natural fertility of the place into a kind of Paradise, the Happy Isles were. And it is there that Homer says Zeus will send the troubled husband of Helen to these Fortunate Isles, "where the sharpness of winter is not felt, where the air is always pure and fresh with the ocean winds." The prophet Ezekiel calls them the Isles of Elishah, whither the Tyrians and Phenicians traded for the red dye of the cochineal for their scarlet cloaks, and also for the murex. "In the midst of the ocean," as the Greek poet Pindar describes the Canaries, they seem to stand out like mountainous remnants of the fabled Atlantis continent, too lofty for the ocean to submerge. And it is here there lived a forgotten race, whom, like the Aztecs of Mexico and the Incas of Peru, the Dons of Spain in the old days of filibustering destroyed root and branch.

When in the fifteenth century these islands were rediscovered, there was living on them, in a state of troglodytic civilization, the race of the Guanches. For their only weapons were obsidian hatchets, slings, wooden darts hardened in forest fires, and shields carved from the dragon tree. Their homes were caves formed by excavating the soft tufa stone from the basalt rocks of the seven islands.



Little Chap: "We're getting up a tug-o-war between the married and single men. You are married, aren't you?"
American: "No—I've just been seasick, that's why I look that way!"
—London Opinion.

GILLETTS' PERFUMED LYE



FOR MAKING SOAP,
SOFTENING WATER,
REMOVING PAINT,
DISINFECTING SINKS,
CLOSETS, DRAINS, ETC.
SOLD EVERYWHERE
REFUSE SUBSTITUTES



When the Mercury Sizzles
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and the heat makes
you feel like sixty,
phone the Summer
comfort number, Main
5-9-0-0, and have our
wagon call. Send us
your clothes and return
them crumpled, sun-
burned wearables, and
we'll quickly restore
the effect of dainty
cottons and cloths.
Escape the drudgery of
home cleaning—secure
the better results of
our methods.

"My Valet" Limited
FOUNTAIN THE CLEANER.
Phone Main 5900 30 Adelaide W.

some fresh clothes on you," she said to her offspring, "and don't you leave the place until I tell you."

"Day before yesterday," she said to Mrs. Monroe, "Roland and the two Davis children were putting pistol cartridges on the street car tracks and I stopped them."

"And a few days ago they found a can of paint and tried to paint the sign off the iceman's wagon while he was away from it, and John had to pay the man \$2."

"It hasn't been a week since the children—Roland included—turned the faucet of an oil-tank wagon, and it left a stream of oil over three



THE REAL THING.

Tourist (to parlor-car porter): "Say, when will we get to the real Wild West?"
Porter: "This is the very middle of it, lady. That's the big chief smokin' a stogie!" —Judge.

quick dive into the southwest corner of his trousers and comes up with the coin. To minimize effort is to be efficient. To multiply effort is to be inefficient. Pocketless woman is inefficient even in the intervals between losing her bag simply because she has no pockets—not that she could find them if she had—and because she habitually uses twenty movements when one would suffice. Man owes his superiority first of all to his virtue, but secondly to his pockets. He has mobility, equipment, range, radius, efficiency,—*Quod erat demonstrandum.*

The Country for Roland.

"WHAT'S that on your clothes?" asked Roland's mother, brushing some gray smears on his little jacket.

"That's off the sidewalk," explained Roland; "the new sidewalk in front of Mr. Gibson's place. It ain't dry yet, and you can take a stick and write your name in it as e-e-easy!"

"Mercy me!" wailed his mother. "Did you write yours?"

Roland nodded.

"I spelled it right, too," he said. The mother looked out the window and beheld old Mr. Gibson bending wrathfully over his scarred cement walk, and groaned.

"This living in town," she said to Mrs. Monroe, who was calling. "I'll have to move out in the country. I keep telling John that we'll have to."

"It's no place for children," suggested the visitor.

"I should say it's not!" said Roland's mother. "Go tell Katie to put

blocks before the driver discovered it. "I'm going to the country. The city is no place for Roland."—Dallas News.

Soft-Capped Projectiles.

MANY persons know that certain armor-piercing shells have soft metal caps on the point, with the result of greater effectiveness over those not so provided; but the way in which the cap acts is not generally well understood.

A needle may be driven into a board with a hammer when it is thrust through a cork, whereas it would break off unsupported. Many have thought that the soft cap supports the hard point of the projectile in the same way. A British authority, who has given much study to the mutual action of projectile and armor, states that a shell frequently fails because of the fact that a very small piece of the point is forced back into the mass, thus splitting it. A larger piece is then similarly forced back, and so on. The main advantage of the soft cap, in the opinion of this authority, is to prevent such splitting.

If you make a fool of yourself don't take it too much to heart. The world is full of people who are kicking themselves.

If it were not for their long faces some people have an idea the world wouldn't know they were religious.

There is no lack of opportunities to do the things we shouldn't.